Manitoba
Agriculture
and Food

BUDGET GUIDES 2001

HOME ECONOMICS •
FAMILY RESOURCE MANAGEMENT

Manitoba

Agriculture and Food

Marketing & Farm Business
Management Branch
Home Economics

Room 915 - 401 York Avenue
Winnipeg MB R3C 0P8
CANADA
Telephone: (204) 945-8972
Fax: (204) 945-6134
Email: jsampson@agr.gov.mb.ca

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Budget Guides 2001

To: Budget Guides Users:

Enclosed is your complementary copy of **Budget Guides 2001** and its accompanying fact sheets *Family Living Costs:2001* and *The Cost of Raising a Child:2001*. Please update this year's Guide by *keeping* all inserts and *replacing* the fact sheets following page 4. See the list of inserts on the next page for updating your Guide.

Budget Guides is a reference on family living costs, as well as a manual in which educational information is provided on a variety of family financial topics. A reference copy of fact sheets, directories, and other resource information is included in the Guide.

Print Masters are included for the fact sheet information that our department produces for the public. A **Print Master** is a quality white copy of a fact sheet, or other publication, that can be photocopied by the user for educational purposes. You have permission to duplicate this information without change for client counselling or educational use. Note that the **Print Masters** are not three-holed punched. This gives you the option of inserting the fact sheet into a page protector, or three-holed punching it for insertion into the binder.

Due to budget restraints we no longer provide fact sheets in quantity. A single copy is available to the public upon request from our office or from a Manitoba Agriculture and Food's home economist. Some of our fact sheets can be found on our department's Internet site at http://www.gov.mb.ca/agriculture.

In **Budget Guides 2001** the following information may be useful to take note of:

- **Food:** In Appendix E tables summarize the *Average Cost for Meals at Home for* Portage la Prairie, Steinbach, Brandon and Dauphin. Pricing in the north was not available this year so the table for Thompson is Budget Guides 2000 figures.
- **Shelter:** The increase in home heating costs for natural gas, propane and oil continue. Not all rate increases are reflected since our survey was done in October, 2000.
- **Transportation:** Gasoline fuel prices rose over the past year and may not reflect current costs given in the Guide. This is because data is based on the Runzheimer Canada costs calculated during November, 1999. (This was the most recent data available at the time the survey was done.)

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Budget Guides 2001 update continued . . .

To update your **Budget Guides 2001** look for the following pages and ***keep*** or ***replace*** the reference material outlined below following the page indicated:

Page	4	***replace***	2000 fact sheets with the 2001 for: - *Family Living Costs: 2001* - *The Cost of Raising a Child:2001*
	10	***keep***	Canada's Food Guide to Healthy Eating, 1992 #2: A Tour of Canada's Food Guide to Healthy Eating, 1992 #11: Canada's Food Guide to Healthy Eating with Canadian Foods Canada's Food Guide to Healthy Eating – Focus on Preschoolers, 1995 Feeding your Baby, 1999
	24	***keep***	How Much Home Can You Afford, 1994 Power Smart: Appliance Operating Costs, 1998
	60	***keep***	Directory of Second Hand and Discount Clothing Stores in Manitoba
	78	***keep***	*Investing for Education, 1999*
	98	***keep***	*Life Insurance: The Basics, 1998* *Assessing your Life Insurance Needs, 1998* *Disability Insurance, 1998* *A Guide to Life Insurance for Manitoba Farmers, 1998* *Farm Insurance – Disability, 1990*
	112	***keep***	Dealing with Debt: A Consumer's Guide, Industry Canada 1998

Note: For new Budget Guide users the keep handouts are enclosed.

Give our office a call at (204) 945-8565 if you have any questions or require further information. If you no longer wish to be on our mailing list please let us know so we can maintain an accurate mailing list of Budget Guide users.

Sincerely,

Janet Sampson

Janet Sampson, PHEc
Family Resource Management Specialist

Family Finance

Family Living Costs: 2001

***Budget Guides** is a comprehensive publication produced by Manitoba Agriculture and Food. It details the guidelines used to arrive at the family living costs in this fact sheet.*

Guidelines are based on an inventory of goods and services necessary to maintain physical and social well being throughout the family lifecycle.

***Family Living Costs: 2001** outlines various expenditures for categories of a family's financial plan. These family living costs may also be a useful reference for farm families and those operating a home based business when estimating cash flow for living expenses.*

Guides for 2001

Depending on a family's income, values, goals, and lifestyle, needs can be subjective. What one family considers essential may not be necessary for another. Family living costs must be adjusted accordingly for each individual situation.

A good example is that a farm family probably needs one or more vehicle for transportation, while a family living in Winnipeg has the option of using public transit and taxis instead of operating a car.

The figures in **Budget Guides 2001** are based on averages of regular priced, new items. Pricing was done during October, 2000.

Costs in some categories can be greatly reduced by buying items on sale, in bulk, or second hand.

NOTE: ***Budget Guides** is intended as a benchmark for calculating living costs in Manitoba. Families should adjust their figures to reflect their own income, priorities, and the location where they live. It is <u>not</u> intended for use as a minimum standard of living. See the worksheet at the end of this fact sheet where you can compare your own family's figures.*

NOTE: ***Savings** and **risk management** costs (such as life insurance, disability insurance, and an emergency fund) have not been included in this summary because of widely varying individual needs. For example, the life insurance needs of two parents with young children are very different from those of a single person who does not have any children. Similarly, disability protection is necessary for the self-employed, such as a farm family, but may not be needed to the same extent by an employed person whose company has a good disability plan.*

Be sure to include these and other expenses when estimating your own total family living costs.

Family Living Costs

Each of the tables on the following pages give a summary of the spending categories which are found in **Budget Guides 2001**. All figures are rounded in these tables for easier calculations. These categories include:

- **Food**
- **Shelter**
- **Home furnishings**
- **Household operations**
- **Personal care**
- **Health care**
- **Clothing**
- **Transportation**
- **Recreation, reading, gifts and contributions, school needs**
- **Communication**
- **Child care**

Manitoba Agriculture and Food

FLC Categories

What are **Budget Guides** figures based on? Following is a brief description of expenditure categories. All figures are based on the costing of an inventory of goods and services, not consumption patterns as does the Statistics Canada's Survey of Household Spending. These costs are not intended for use as a minimum standard of living. However, some categories meet only basic needs, e.g. food and household operations. No allowance is made for inflation.

◆ **Food:**
The food basket is based on the ***1998 Monitoring the Cost of a Nutritious Food Basket Protocol*** from the Ministry of Health in Ontario. This basket uses current nutrition recommendations as defined by the Nutrition Recommendations (1990) and Canada's *Food Guide to Healthy Eating* (1992). Infant standards have been modified according to the ***1998 Nutrition for Healthy Term Infants*** statement from the Canadian Paediatric Society, Dietitians of Canada, and Health Canada. In the chart below formula feeding is assumed for the first year.

■ **COST OF FOOD AT HOME – Winnipeg**

	Month	Year
Infant - 0-12 months	$117	$1,406
Child		
1 year	57	687
2-3 years	60	724
4-6 years	80	964
Boy		
7-9 years	95	1,141
10-12 years	118	1,419
13-15 years	139	1,663
16-18 years	160	1,920
Girl		
7-9 years	92	1,103
10-12 years	110	1,316
13-15 years	117	1,403
16-18 years	110	1,323
Man		
19-24 years	151	1,813
25-49 years	146	1,748
50-74 years	132	1,583
75+	120	1,440
Woman		
19-24 years	112	1,350
25-49 years	107	1,287
50-74 years	107	1,287
75+	101	1,222
Pregnancy (age 25-49)		
Trimester 1	119	1431
Trimester 2	127	1519
Trimester 3	127	1519
Lactation	129	1551

The **food costs** quoted are based on an average of prices from three different Winnipeg supermarkets. It must be remembered that **food costs given are related to nutritional in-take needs, and may not reflect individual family eating patterns**, such as the use of convenience foods and eating meals away from home. Factors such as special diets, extra snacks, cultural foods will increase food costs for most families.

NOTE: *For the Cost of Food at Home for other Manitoba centers see the Appendix of Budget Guides 2001 for details.*

Family size:
Food costs may increase or decrease the cost of the food basket when adjusted for family size. For families ***less than four add*** the following amounts to your family's food basket total:

1 person	+ 20%
2 persons	+ 10%
3 persons	+ 5%
4 persons	+ 0 (no change)

If your family size is ***larger than four decrease*** your food basket total by the following amounts:

5 persons	- 5%
6 persons	- 10%

Meals away from home:
Today many family members eat meals away from home. It is useful to keep track of your actual expenses. Figures from Statistics Canada in 1996 indicate that, in Manitoba, 26.5% of the food budget was for meals eaten away from home. The national average was 27.8%.

To estimate your food costs consider the following:

1. Total cost of the food basket at home:
   _____ $_____
   _____ _____
   _____ _____
   _____ _____
   _____ _____
   Total: $_____
2. Family size adjustment (+/- ____% $_____
3. Additional costs: (*meals out, special diets, cultural foods, etc.)* $_____

Total food costs: $_____

Rural communities were costed. (*Northern food costs were not available this year.*) The chart below gives the cost for feeding an infant and a family of four for a year in each region of Manitoba. Stores in major centers for each region were costed as well as stores in smaller communities. An average of the food basket costs were included in the survey.

Pricing was done in October, 2000. In some communities all items in the food basket for infants were not available, so in some cases an average was used.

MANITOBA FOOD COST SURVEY YEARLY FOOD COSTS

Region/location	Family*	Infant
Winnipeg	$ 5,802	$ 1,406
Central:		
· Portage la Prairie	$ 6,014	$ 2,081
· Morden/Winkler	6,247	1,833
· Other communities (5)	7,097	2,026
South west region:		
· Brandon	$ 6,105	$ 1,459
· Other communities (6)	7,000	1,589
North west region:		
· Dauphin	$ 6,636	$ 1,512
· Other communities (7)	6,771	1,707
Eastern/Interlake:		
· Steinbach	$ 6,545	$ 1,485
· Other communities (7)	6,597	1,815
North:**		
· Thompson	$ N/A	$ N/A
· Other communities	N/A	N/A

** (The family consists of a man and woman 25-49 years of age, a girl aged 7-9 years and a boy aged 13-15 years. No adjustment for family size is made for a family of four.)*

*** Food costs for northern communities were not available this year. The family food costs for 2000 were $6,81[illegible] in Thompson and $9,997 in smaller communities. Infant costs in 2000 were $1542 in Thompson. Costs could be expected to be somewhat higher during the past year.*

◆ **Shelter:**

Shelter costs outline housing standards and reviews the types of housing available. They establish costs associated with homeownership and renting for Winnipeg. **Budget Guides** includes rural rental rates for Brandon, Portage la Prairie, and Thompson. As well, a survey from Canada Mortgage and Housing Corporation for average home prices in the above locations is provided as reference in the Guide.

To estimate home maintenance and repair costs for homeowners a guideline of 1-2% of the home's value per year for new homes, and at least 3%, or more, for older homes is used.

For people who are unable to do home maintenance tasks that require physical exertion, climbing, etc., no allowance is given. These tasks may need additional hired help and be added to living costs.

Detailed information on average consumption patterns and costs for water, hydro, and gas utilities are included in **Budget Guides**. These costs are outlined for heating, household appliances, and other home uses.

■ SHELTER	Month	Year
Home Ownership in Winnipeg		
2000 Price $89,700		
Equity - $9,000		
Mortgage - $80,400		
Interest – 7.8%		
Carrying Cost (25 years amortization)	$603	$7,241
Taxes	192	2,304
Utilities	173	2,074
Maintenance/ Repair	224	2,691
Insurance	26	309
TOTAL	$1,218	$14,619
Average Rent in Winnipeg (including electricity, insurance)		
Bachelor Apt.	$388	$4,646
1 Bedroom Apt.	521	6,254
2 Bedroom Apt.	636	7,634
3 Bedroom Apt.	777	9,326

◆ Home Furnishings and Equipment:

Home furnishings and equipment are based on inventories of home furnishings and equipment for different families. The budget assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, the average costs shown do not necessarily represent actual expenditures per year, but a budget allocation - or saving - required to maintain the inventory.

■ HOME FURNISHINGS and EQUIPMENT	Month	Year
Non-Elderly Families		
1 person	$54	$642
2 (2 adults)	62	742
2 (1 adult, 1 child)	66	791
3 (1 adult, 2 children)	79	943
3 (2 adults, 1 child)	77	918
4 persons	91	1,095
5 persons	104	1,252
6 persons	117	1,409
7 persons	130	1,566
8 persons	144	1,723
Elderly Families		
1 person	50	597
2 persons	60	717
Additional for Range and Refrigerator		
1-4 persons	7	84
5-8 persons	9	105

◆ Household Operations:

Household operations includes such items as laundry, cleaning supplies, and paper products. For economy reasons, these costs assume households have a washer and a dryer (*allocated in the Home Furnishing and Equipment section)*. For coin operated laundering refer to *Coin and Laundry Costs* in **Budget Guides**.

■ HOUSEHOLD OPERATION	Month	Year
Family Size		
1 person	$15	$165
2 persons	24	294
3 persons	32	383
4 persons	39	472
5 persons	46	550
6 persons	52	628
7 persons	59	706
8 persons	65	784
Additional for Laundering		
Infant Needs	2	30
Diapers	6	68

◆ Personal Care:

Costs are for such needs as haircuts, shampoo, tooth brushes, and toothpaste. Items such as deodorant, shaving supplies, and sanitary products are included for teens and adults.

■ PERSONAL CARE		Month	Year
Child:	1-6 years	$8	$93
	7-11 years	8	89
Boy:	12-14 years	14	165
	15-18 years	20	241
Girl:	12-14 years	23	271
	15-18 years	28	341
Man:	Employed	21	255
	Homebased	21	255
	Elderly	21	255
Woman:	Employed	31	376
	Home-based	28	341
	Elderly	26	314

◆ Health Care:

Health care costs are a basic part of every family's budget, but they are difficult to determine because of individual medical needs. Included are Manitoba Blue Cross Medi-Blue Plan health insurance, an annual dental check up, cleaning, and fluoride treatment. No prescription drugs are included.

■ HEALTH CARE		Month	Year
Manitoba Blue Cross			
Medi-Blue Plan - Single	18 - 34	17	199
	35 - 44	19	223
	45 - 54	21	252
	55 - 64	22	268
	65 - 74	27	329
	75 - 84	31	371
	85 +	29	352
- Family			
	18 -34	29	347
	35 - 44	33	390
	45 - 54	37	442
	55 - 64	39	469
	65 - 74	48	575
	75 - 84	54	653
	85 +	60	720
Dental –			
Child – under 3 years		7	78
3-11 years		8	94
12-18 years		7	86
Medicine Chest Supplies			
1-2 persons		4	42
3-5 persons		7	85
Over 5 persons		11	137

◆ Clothing:

Clothing costs are based on inventories of items appropriate for different age groups and sexes. The normal wear life of each item is taken into account in establishing these figures. Low cost, durability, and fashion are criteria considered when pricing items. Items are priced primarily from national store catalogues to represent average costs available to both urban and rural shoppers.

Infant costs include clothing and cloth diapers. If disposable diapers are used instead of cloth then these costs will need to be included in the family's living costs. Because of the increased variety of disposable diapers on the market today it should be noted that the cost of using "basic" disposable diapers has decreased. The total cost if using only disposable diapers over the 2 ½ year period would be $1,194.

■ CLOTHING

	Month	Year
Infant		
Clothing, Cloth Diapers, Furnishings and Other Needs	$141	$1,695
Boy		
1 year	36	438
2-3 years	37	449
4-5 years	40	474
6-8 years	46	551
9-11 years	49	592
12-14 years	89	1,064
15-18 years	85	1,020
Girl		
1 year	43	512
2-3 years	42	507
4-5 years	45	544
6-8 years	56	678
9-11 years	60	709
12-14 years	92	1,106
15-18 years	95	1,138
Man		
Blue Collar Worker	91	1,090
White Collar Worker	92	1,091
Home-based	67	799
Elderly	48	571
Woman		
Blue Collar Worker	99	1,183
White Collar Worker	106	1,269
Home-based	74	886
Elderly	50	600
Maternity	31	374
Additional with only Disposable Diapers		
0-12 months	35	418
1-2 years	45	546
2-2½ years	19	230

◆ Transportation:

Where available, public transportation is generally the least costly. Costs for public transportation are for Winnipeg and are the number of trips required for employment, school, shopping and some social and recreational activities. One taxi fare weekly is allotted to single parent and elderly households for a return fare for food shopping plus an extra six return fares.

Cars are expensive to both buy and operate. For many families it may be their largest single expense next to food and shelter. To establish *an average driving cost* is difficult because of the many variables.

The car costs in **Budget Guides** are based on a new car purchased on credit. If the vehicle is purchased for cash, the costs would be reduced substantially. A used car could also reduce costs but maintenance may be higher, particularly if there is no warranty.

Variable expenses (*gas, oil, maintenance, and tires*) are directly related to the number of kilometres driven, how the car is used, and how much money is put towards service and repairs. Fixed expenses (*insurance, licence, registration fees, depreciation and financing*) will vary depending on the vehicle driven and the territory.

■ TRANSPORTATION

	Month	Year
Public Transit and Taxis		
Adult		
1 person	$64	$770
2 persons	124	1,487
Lone Parent	88	1,060
Elderly - 1 person	80	966
- 2 persons	121	1,451
Child		
Under 5 years	-	-
5-11 years	6	68
12-17 years	37	439
Automobile driven 16,000 km		
Variable and Fixed Costs		
Territory 1 (Winnipeg)	664	7,973
Territory 2	652	7,824
Territory 3	670	8,041
Territory 4	662	7,941
Commuter to Winnipeg	664	7,973
Variable Costs Only at $.11/km	147	1,760

◆ **Recreation, Reading, Gifts, and School Needs:** This section includes home entertainment such as TV, CDs/cassette players, etc. It also provides for a balanced set of activities and interests. It is recognized that people prefer particular types of recreation and may outspend the amount allocated for some items. The *trading-off* of expenditures may occur in this category depending on individual interests.

See the fact sheet, ***The Cost of Raising a Child: 2001*** for examples of costs related to children, including school needs.

■ RECREATION, READING, GIFTS and CONTRIBUTIONS, SCHOOL NEEDS		
	Month	Year
Non-Elderly Families		
1 adult	$159	$1,902
2 adults	273	3,270
Lone Parent	211	2,536
Elderly Families		
1 adult	233	2,794
2 adults	346	4,148
Child		
1-4 years	38	456
5 years	43	517
6 years	52	627
7-11 years	74	883
12-13 years	80	965
14 years	92	1,105
15-17 years	111	1,333
18 years	107	1,287

◆ **Communication:** Communication costs cover the basic monthly charges for a telephone, an allowance for long distance calls, plus minimal amounts for postage, writing materials, and greeting cards.

For families living in rural and northern areas of the province additional costs for long distance should be based on individual expenditures.

■ COMMUNICATIONS		
	Month	Year
Non-Elderly Families		
1 adult	$44	$528
2 adults	45	545
Lone Parent	52	619
Elderly Families		
1 adult	45	546
2 adults	53	640

◆ **Child Care:** Child care costs vary depending on the availability of extended family to care for children, the type of day care needed, and the facilities in your area. The need for child care services differs if there is a parent at home.

Costs included in this category are without subsidies for a licensed day care for a single working parent. Depending on the number of children in care and family income, subsidies could reduce these costs significantly.

■ CHILD CARE (without subsidies)		
	Month	Year
Lone Parent – Employed		
1 Child		
Infant	$381	$4,568
toddler under 2 years	517	6,200
pre-school/kindergarten	433	5,200
school age	317	3,805
2 Children		
infant/pre-school	722	8,668
toddler/pre-school	858	10,300
pre-school/kindergarten	775	9,300
kindergarten/school age	659	7,905
school age/school age	519	6,230
Lone Parent – At Home		
1 or 2 Children		
pre-school	92	1,100
school age	49	584
2 Parents - Employed		
1 Child		
infant	322	3,868
toddler under 2 years	458	5,500
pre-school/ kindergarten	375	4,500
school age	259	3,105
2 Children		
infant/pre-school	664	7,968
toddler/pre-school	800	9,600
pre-school/kindergarten	717	8,600
kindergarten/school age	600	7,205
school age/school age	461	5,530
2 Parents - 1 At Home		
1 or 2 Children		
pre-school or school age	33	400

◆ **Additional Costs: This fact sheet is a guideline for discussion. Depending on individual lifestyles and income, family costs will vary. For example the cost of credit, pets, alcohol and tobacco are not included. Savings and risk management costs need to also be considered.**

Sample Budgets

Following are four sample budgets for different family situations. These provide a guideline for living costs.

Start to track your family living costs using the form provided on page 9. Fill in **Budget Guide** figures for your individual situation. Compare your living costs to this guideline. Remember, it will not be exact because every person's situation is different.

■ SAMPLE BUDGET - 2 person family
Man: 65 – 74 years, Woman – 65 – 74, retired. Renters in Portage la Prairie, car with no loan, (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$272.01	$3,264.15	13
Shelter[1]	471.18	5,654.16	23
Home Furnishings & Equipment	59.78	717.38	3
Household Operation	24.49	293.83	1
Clothing	97.52	1,170.29	5
Health Care & Medicine Chest Supplies[2]	65.75	788.99	3
Personal Care	47.40	568.77	2
Recreation, Reading, Gifts & Contributions	345.67	4,147.98	17
Communications	53.34	640.03	3
Transportation[3]	651.98	7,823.79	31
TOTAL	**$2,089.11**	**$25,069.37**	**100**

[1] One bedroom apartment in Portage la Prairie including electricity and insurance.
[2] Blue Cross Medi-Blue and annual dental check-ups/cleaning.
[3] 16,000 km. (Territory 2).

■ SAMPLE BUDGET - 2 person family
Woman: 25 – 49 years, white collar worker, girl 3. Renter. No car. (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$184.37	$2,212.40	9
Shelter[1]	636.18	7,634.16	32
Home Furnishings & Equipment	65.95	791.45	3
Household Operation	24.49	293.83	1
Clothing	148.00	1,775.99	8
Health Care & Medicine Chest Supplies[2]	46.13	553.59	2
Personal Care	39.02	468.18	2
Recreation, Reading, Gifts & Contributions	249.34	2,992.05	1
Communication	45.44	545.32	2
Transportation[3]	88.37	1,060.40	5
Child Care	433.33	5,200.00	22
TOTAL	**$1,960.61**	**$23,527.37**	**100**

[1] Two bedroom apartment in Winnipeg including electricity and insurance.
[2] Blue Cross Medi-Blue and annual dental check-ups/cleaning.
[3] Public transit plus taxis (Winnipeg).

■ **SAMPLE BUDGET - 4 person family**
Man - self-employed blue collar worker, woman – white collar worker, girl 15, boy 13. Homeowners with no mortgage. Car with no loan. (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$508.43	$6,101.21	16
Shelter[1]	614.80	7,377.60	19
Home Furnishings & Equipment	98.23	1,178.72	3
Household Operation	39.32	471.79	1
Clothing	380.02	4,560.24	12
Health Care & Medicine Chest Supplies[2]	69.49	833.88	2
Personal Care	94.70	1,136.42	3
Recreation, Reading, Gifts & Contributions	464.79	5,577.49	14
Communications	51.61	619.36	2
Transportation[3]	904.49	10,853.91	28
TOTAL	**$3,225.89**	**$38,710.62**	**100**

[1] Homeowner, no mortgage
[2] Blue Cross Medi-Blue and annual dental check-ups/ cleaning.
[3] 24,000 km.plus bus fare for one spouse and children (Winnipeg)

What Does It Cost You To Live?

Many financial advisers recommend that you keep track of your expenses for several months in order to get an accurate picture of what it really costs you to live. See the fact sheet series, ***Finances for Families*** for information, activities and worksheets that can help you develop a spending plan.

In the space provided jot down some notes you want to remember when using these family living cost guidelines.

■ **SAMPLE BUDGET - 1 person family**
Man –19 – 25 years, white collar worker. Renter. Car with loan. (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$181.29	$2,175.43	10
Shelter[1]	521.18	6,254.16	29
Home Furnishings & Equipment	53.53	642.33	3
Household Operation	13.73	164.77	1
Clothing	90.91	1,090.97	5
Health Care & Medicine Chest Supplies[2]	27.22	326.59	2
Personal Care	21.24	254.92	1
Recreation, Reading, Gifts & Contributions	158.50	1,901.97	9
Communications	44.00	528.04	2
Transportation[3]	664.40	7,972.79	37
TOTAL	**$1,776.00**	**$21,311.97**	**100**

[1] One bedroom apartment in Winnipeg, including electricity and insurance.
[2] Blue Cross Medi-Blue and annual dental check-ups/ cleaning.
[3] 16,000 km. (Winnipeg)

NOTES:

On the next page complete the **Budget Guides** figures for your situation and compare them to your current living costs.

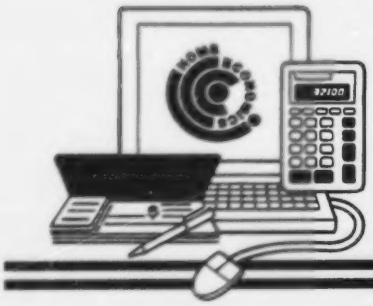
YOUR FAMILY LIVING COSTS FIGURES Date: _____				
	Family Living Costs Figures	Your Figures		Notes
		Month	Year	
Food				
Shelter				
Home furnishings and equipment				
Household operation				
Personal care				
Health care				
Medicine chest supplies				
Clothing				
Transportation				
Recreation, reading, gifts				
Communication				
Risk management				
Savings				
Other (child care)				
Other				
TOTAL				

Acknowledgements: Graphics have been adapted and used with permission from **Project Real World**, Federal/Provincial Consumer Education and Plain language Task Force, 1991.

For further information:

- Contact a Manitoba Agriculture and Food home economist in rural communities for additional information on family financial topics. Other fact sheet series include ***Finances for Families*** and ***Building Financial Security***.

Home Economics Section
Manitoba Agriculture and Food
915 - 401 York Avenue
Winnipeg MB R3C 0P8
Internet: http://www.gov.mb.ca/agriculture



Family Finance

Family Living Costs: 2001

***Budget Guides** is a comprehensive publication produced by Manitoba Agriculture and Food. It details the guidelines used to arrive at the family living costs in this fact sheet.*

Guidelines are based on an inventory of goods and services necessary to maintain physical and social well being throughout the family lifecycle.

***Family Living Costs: 2001** outlines various expenditures for categories of a family's financial plan. These family living costs may also be a useful reference for farm families and those operating a home based business when estimating cash flow for living expenses.*

Guides for 2001

Depending on a family's income, values, goals, and lifestyle, needs can be subjective. What one family considers essential may not be necessary for another. Family living costs must be adjusted accordingly for each individual situation.

A good example is that a farm family probably needs one or more vehicle for transportation, while a family living in Winnipeg has the option of using public transit and taxis instead of operating a car.

The figures in **Budget Guides 2001** are based on averages of regular priced, new items. Pricing was done during October, 2000.

Costs in some categories can be greatly reduced by buying items on sale, in bulk, or second hand.

NOTE: ***Budget Guides** is intended as a benchmark for calculating living costs in Manitoba. Families should adjust their figures to reflect their own income, priorities, and the location where they live. It is not intended for use as a minimum standard of living. See the worksheet at the end of this fact sheet where you can compare your own family's figures.*

NOTE: ***Savings and risk management** costs (such as life insurance, disability insurance, and an emergency fund) have not been included in this summary because of widely varying individual needs. For example, the life insurance needs of two parents with young children are very different from those of a single person who does not have any children. Similarly, disability protection is necessary for the self-employed, such as a farm family, but may not be needed to the same extent by an employed person whose company has a good disability plan.*

Be sure to include these and other expenses when estimating your own total family living costs.

Family Living Costs

Each of the tables on the following pages give a summary of the spending categories which are found in **Budget Guides 2001**. All figures are rounded in these tables for easier calculations. These categories include:

- **Food**
- **Shelter**
- **Home furnishings**
- **Household operations**
- **Personal care**
- **Health care**
- **Clothing**
- **Transportation**
- **Recreation, reading, gifts and contributions, school needs**
- **Communication**
- **Child care**

FLC Categories

What are **Budget Guides** figures based on? Following is a brief description of expenditure categories. All figures are based on the costing of an inventory of goods and services, not consumption patterns as does the Statistics Canada's Survey of Household Spending. These costs are not intended for use as a minimum standard of living. However, some categories meet only basic needs, e.g. food and household operations. No allowance is made for inflation.

◆ **Food:**
The food basket is based on the ***1998 Monitoring the Cost of a Nutritious Food Basket Protocol*** from the Ministry of Health in Ontario. This basket uses current nutrition recommendations as defined by the Nutrition Recommendations (1990) and Canada's *Food Guide to Healthy Eating* (1992). Infant standards have been modified according to the ***1998 Nutrition for Healthy Term Infants*** statement from the Canadian Paediatric Society, Dietitians of Canada, and Health Canada. In the chart below formula feeding is assumed for the first year.

■ **COST OF FOOD AT HOME – Winnipeg**

	Month	Year
Infant - 0-12 months	$117	$1,406
Child		
1 year	57	687
2-3 years	60	724
4-6 years	80	964
Boy		
7-9 years	95	1,141
10-12 years	118	1,419
13-15 years	139	1,663
16-18 years	160	1,920
Girl		
7-9 years	92	1,103
10-12 years	110	1,316
13-15 years	117	1,403
16-18 years	110	1,323
Man		
19-24 years	151	1,813
25-49 years	146	1,748
50-74 years	132	1,583
75+	120	1,440
Woman		
19-24 years	112	1,350
25-49 years	107	1,287
50-74 years	107	1,287
75+	101	1,222
Pregnancy (age 25-49)		
Trimester 1	119	1431
Trimester 2	127	1519
Trimester 3	127	1519
Lactation	129	1551

The **food costs** quoted are based on an average of prices from three different Winnipeg supermarkets. It must be remembered that **food costs given are related to nutritional in-take needs, and may not reflect individual family eating patterns**, such as the use of convenience foods and eating meals away from home. Factors such as special diets, extra snacks, cultural foods will increase food costs for most families.

NOTE: *For the Cost of Food at Home for other Manitoba centers see the Appendix of Budget Guides 2001 for details.*

Family size:
Food costs may increase or decrease the cost of the food basket when adjusted for family size. For families ***less than four add*** the following amounts to your family's food basket total:

1 person	+ 20%
2 persons	+ 10%
3 persons	+ 5%
4 persons	+ 0 (no change)

If your family size is ***larger than four decrease*** your food basket total by the following amounts:

5 persons	- 5%
6 persons	- 10%

Meals away from home:
Today many family members eat meals away from home. It is useful to keep track of your actual expenses. Figures from Statistics Canada in 1996 indicate that, in Manitoba, 26.5% of the food budget was for meals eaten away from home. The national average was 27.8%.

To estimate your food costs consider the following:

1. Total cost of the food basket at home:
   _____ $_____
   _____ _____
   _____ _____
   _____ _____
   _____ _____
   Total: $ _____
2. Family size adjustment (+/- ____% $ _____
3. Additional costs: (*meals out, special diets, cultural foods, etc.)* $ _____

Total food costs: $ _____

Rural communities were costed. (*Northern food costs were not available this year.*) The chart below gives the cost for feeding an infant and a family of four for a year in each region of Manitoba. Stores in major centers for each region were costed as well as stores in smaller communities. An average of the food basket costs were included in the survey.

Pricing was done in October, 2000. In some communities all items in the food basket for infants were not available, so in some cases an average was used.

MANITOBA FOOD COST SURVEY YEARLY FOOD COSTS

Region/location	Family*	Infant
Winnipeg	$ 5,802	$ 1,406
Central:		
· Portage la Prairie	$ 6,014	$ 2,081
· Morden/Winkler	6,247	1,833
· Other communities (5)	7,097	2,026
South west region:		
· Brandon	$ 6,105	$ 1,459
· Other communities (6)	7,000	1,589
North west region:		
· Dauphin	$ 6,636	$ 1,512
· Other communities (7)	6,771	1,707
Eastern/Interlake:		
· Steinbach	$ 6,545	$ 1,485
· Other communities (7)	6,597	1,815
North:**		
· Thompson	$ N/A	$ N/A
· Other communities	N/A	N/A

** (The family consists of a man and woman 25-49 years of age, a girl aged 7-9 years and a boy aged 13-15 years. No adjustment for family size is made for a family of four.)*

*** Food costs for northern communities were not available this year. The family food costs for 2000 were $6,812 in Thompson and $9,997 in smaller communities. Infant costs in 2000 were $1542 in Thompson. Costs could be expected to be somewhat higher during the past year.*

◆ **Shelter:**

Shelter costs outline housing standards and reviews the types of housing available. They establish costs associated with homeownership and renting for Winnipeg. **Budget Guides** includes rural rental rates for Brandon, Portage la Prairie, and Thompson. As well, a survey from Canada Mortgage and Housing Corporation for average home prices in the above locations is provided as reference in the Guide.

To estimate home maintenance and repair costs for homeowners a guideline of 1-2% of the home's value per year for new homes, and at least 3%, or more, for older homes is used.

For people who are unable to do home maintenance tasks that require physical exertion, climbing, etc., no allowance is given. These tasks may need additional hired help and be added to living costs.

Detailed information on average consumption patterns and costs for water, hydro, and gas utilities are included in **Budget Guides**. These costs are outlined for heating, household appliances, and other home uses.

■ SHELTER	Month	Year
Home Ownership in Winnipeg		
2000 Price $89,700		
Equity - $9,000		
Mortgage - $80,400		
Interest – 7.8%		
Carrying Cost (25 years amortization)	$603	$7,241
Taxes	192	2,304
Utilities	173	2,074
Maintenance/ Repair	224	2,691
Insurance	26	309
TOTAL	$1,218	$14,619
Average Rent in Winnipeg (including electricity, insurance)		
Bachelor Apt.	$388	$4,646
1 Bedroom Apt.	521	6,254
2 Bedroom Apt.	636	7,634
3 Bedroom Apt.	777	9,326

◆ Home Furnishings and Equipment:

Home furnishings and equipment are based on inventories of home furnishings and equipment for different families. The budget assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, the average costs shown do not necessarily represent actual expenditures per year, but a budget allocation - or saving - required to maintain the inventory.

■ HOME FURNISHINGS and EQUIPMENT	Month	Year
Non-Elderly Families		
1 person	$54	$642
2 (2 adults)	62	742
2 (1 adult, 1 child)	66	791
3 (1 adult, 2 children)	79	943
3 (2 adults, 1 child)	77	918
4 persons	91	1,095
5 persons	104	1,252
6 persons	117	1,409
7 persons	130	1,566
8 persons	144	1,723
Elderly Families		
1 person	50	597
2 persons	60	717
Additional for Range and Refrigerator		
1-4 persons	7	84
5-8 persons	9	105

◆ Household Operations:

Household operations includes such items as laundry, cleaning supplies, and paper products. For economy reasons, these costs assume households have a washer and a dryer (*allocated in the Home Furnishing and Equipment section).* For coin operated laundering refer to *Coin and Laundry Costs* in **Budget Guides**.

■ HOUSEHOLD OPERATION	Month	Year
Family Size		
1 person	$15	$165
2 persons	24	294
3 persons	32	383
4 persons	39	472
5 persons	46	550
6 persons	52	628
7 persons	59	706
8 persons	65	784
Additional for Laundering		
Infant Needs	2	30
Diapers	6	68

◆ Personal Care:

Costs are for such needs as haircuts, shampoo, tooth brushes, and toothpaste. Items such as deodorant, shaving supplies, and sanitary products are included for teens and adults.

■ PERSONAL CARE		Month	Year
Child:	1-6 years	$8	$93
	7-11 years	8	89
Boy:	12-14 years	14	165
	15-18 years	20	241
Girl:	12-14 years	23	271
	15-18 years	28	341
Man:	Employed	21	255
	Homebased	21	255
	Elderly	21	255
Woman:	Employed	31	376
	Home-based	28	341
	Elderly	26	314

◆ Health Care:

Health care costs are a basic part of every family's budget, but they are difficult to determine because of individual medical needs. Included are Manitoba Blue Cross Medi-Blue Plan health insurance, an annual dental check up, cleaning, and fluoride treatment. No prescription drugs are included.

■ HEALTH CARE		Month	Year
Manitoba Blue Cross			
Medi-Blue Plan - Single	18 - 34	17	199
	35 - 44	19	223
	45 - 54	21	252
	55 - 64	22	268
	65 - 74	27	329
	75 - 84	31	371
	85 +	29	352
- Family			
	18 -34	29	347
	35 - 44	33	390
	45 - 54	37	442
	55 - 64	39	469
	65 - 74	48	575
	75 - 84	54	653
	85 +	60	720
Dental –			
Child – under 3 years		7	78
3-11 years		8	94
12-18 years		7	86
Medicine Chest Supplies			
1-2 persons		4	42
3-5 persons		7	85
Over 5 persons		11	137

◆ **Clothing:**
Clothing costs are based on inventories of items appropriate for different age groups and sexes. The normal wear life of each item is taken into account in establishing these figures. Low cost, durability, and fashion are criteria considered when pricing items. Items are priced primarily from national store catalogues to represent average costs available to both urban and rural shoppers.

Infant costs include clothing and cloth diapers. If disposable diapers are used instead of cloth then these costs will need to be included in the family's living costs. Because of the increased variety of disposable diapers on the market today it should be noted that the cost of using "basic" disposable diapers has decreased. The total cost if using only disposable diapers over the 2 ½ year period would be $1,194.

■ **CLOTHING**

	Month	Year
Infant		
Clothing, Cloth Diapers, Furnishings and Other Needs	$141	$1,695
Boy		
1 year	36	438
2-3 years	37	449
4-5 years	40	474
6-8 years	46	551
9-11 years	49	592
12-14 years	89	1,064
15-18 years	85	1,020
Girl		
1 year	43	512
2-3 years	42	507
4-5 years	45	544
6-8 years	56	678
9-11 years	60	709
12-14 years	92	1,106
15-18 years	95	1,138
Man		
Blue Collar Worker	91	1,090
White Collar Worker	92	1,091
Home-based	67	799
Elderly	48	571
Woman		
Blue Collar Worker	99	1,183
White Collar Worker	106	1,269
Home-based	74	886
Elderly	50	600
Maternity	31	374
Additional with only Disposable Diapers		
0-12 months	35	418
1-2 years	45	546
2-2½ years	19	230

◆ **Transportation:**
Where available, public transportation is generally the least costly. Costs for public transportation are for Winnipeg and are the number of trips required for employment, school, shopping and some social and recreational activities. One taxi fare weekly is allotted to single parent and elderly households for a return fare for food shopping plus an extra six return fares.

Cars are expensive to both buy and operate. For many families it may be their largest single expense next to food and shelter. To establish *an average driving cost* is difficult because of the many variables.

The car costs in **Budget Guides** are based on a new car purchased on credit. If the vehicle is purchased for cash, the costs would be reduced substantially. A used car could also reduce costs but maintenance may be higher, particularly if there is no warranty.

Variable expenses (*gas, oil, maintenance, and tires*) are directly related to the number of kilometres driven, how the car is used, and how much money is put towards service and repairs. Fixed expenses (*insurance, licence, registration fees, depreciation and financing*) will vary depending on the vehicle driven and the territory.

■ **TRANSPORTATION**

	Month	Year
Public Transit and Taxis		
Adult		
1 person	$64	$770
2 persons	124	1,487
Lone Parent	88	1,060
Elderly - 1 person	80	966
- 2 persons	121	1,451
Child		
Under 5 years	-	-
5-11 years	6	68
12-17 years	37	439
Automobile driven 16,000 km		
Variable and Fixed Costs		
Territory 1 (Winnipeg)	664	7,973
Territory 2	652	7,824
Territory 3	670	8,041
Territory 4	662	7,941
Commuter to Winnipeg	664	7,973
Variable Costs Only at $.11/km	147	1,760

◆ **Recreation, Reading, Gifts, and School Needs:** This section includes home entertainment such as TV, CDs/cassette players, etc. It also provides for a balanced set of activities and interests. It is recognized that people prefer particular types of recreation and may outspend the amount allocated for some items. *The trading-off of expenditures* may occur in this category depending on individual interests.

See the fact sheet, ***The Cost of Raising a Child: 2001*** for examples of costs related to children, including school needs.

■ RECREATION, READING, GIFTS and CONTRIBUTIONS, SCHOOL NEEDS		
	Month	**Year**
Non-Elderly Families		
1 adult	$159	$1,902
2 adults	273	3,270
Lone Parent	211	2,536
Elderly Families		
1 adult	233	2,794
2 adults	346	4,148
Child		
1-4 years	38	456
5 years	43	517
6 years	52	627
7-11 years	74	883
12-13 years	80	965
14 years	92	1,105
15-17 years	111	1,333
18 years	107	1,287

◆ **Communication:** Communication costs cover the basic monthly charges for a telephone, an allowance for long distance calls, plus minimal amounts for postage, writing materials, and greeting cards.

For families living in rural and northern areas of the province additional costs for long distance should be based on individual expenditures.

■ COMMUNICATIONS		
	Month	**Year**
Non-Elderly Families		
1 adult	$44	$528
2 adults	45	545
Lone Parent	52	619
Elderly Families		
1 adult	45	546
2 adults	53	640

◆ **Child Care:** Child care costs vary depending on the availability of extended family to care for children, the type of day care needed, and the facilities in your area. The need for child care services differs if there is a parent at home.

Costs included in this category are without subsidies for a licensed day care for a single working parent. Depending on the number of children in care and family income, subsidies could reduce these costs significantly.

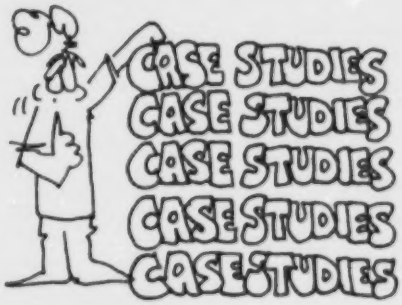
■ CHILD CARE (without subsidies)		
	Month	**Year**
Lone Parent – Employed		
1 Child		
Infant	$381	$4,568
toddler under 2 years	517	6,200
pre-school/kindergarten	433	5,200
school age	317	3,805
2 Children		
infant/pre-school	722	8,668
toddler/pre-school	858	10,300
pre-school/kindergarten	775	9,300
kindergarten/school age	659	7,905
school age/school age	519	6,230
Lone Parent – At Home		
1 or 2 Children		
pre-school	92	1,100
school age	49	584
2 Parents - Employed		
1 Child		
infant	322	3,868
toddler under 2 years	458	5,500
pre-school/ kindergarten	375	4,500
school age	259	3,105
2 Children		
infant/pre-school	664	7,968
toddler/pre-school	800	9,600
pre-school/kindergarten	717	8,600
kindergarten/school age	600	7,205
school age/school age	461	5,530
2 Parents - 1 At Home		
1 or 2 Children		
pre-school or school age	33	400

◆ **Additional Costs: This fact sheet is a guideline for discussion. Depending on individual lifestyles and income, family costs will vary. For example the cost of credit, pets, alcohol and tobacco are not included. Savings and risk management costs need to also be considered.**

Sample Budgets

Following are four sample budgets for different family situations. These provide a guideline for living costs.

Start to track your family living costs using the form provided on page 9. Fill in **Budget Guide** figures for your individual situation. Compare your living costs to this guideline. Remember, it will not be exact because every person's situation is different.



■ SAMPLE BUDGET - 2 person family
Man: 65 – 74 years, Woman – 65 – 74, retired. Renters in Portage la Prairie, car with no loan, (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$272.01	$3,264.15	13
Shelter[1]	471.18	5,654.16	23
Home Furnishings & Equipment	59.78	717.38	3
Household Operation	24.49	293.83	1
Clothing	97.52	1,170.29	5
Health Care & Medicine Chest Supplies[2]	65.75	788.99	3
Personal Care	47.40	568.77	2
Recreation, Reading, Gifts & Contributions	345.67	4,147.98	17
Communications	53.34	640.03	3
Transportation[3]	651.98	7,823.79	31
TOTAL	**$2,089.11**	**$25,069.37**	**100**

[1] One bedroom apartment in Portage la Prairie including electricity and insurance.
[2] Blue Cross Medi-Blue and annual dental check-ups/cleaning.
[3] 16,000 km. (Territory 2).

■ SAMPLE BUDGET - 2 person family
Woman: 25 – 49 years, white collar worker, girl 3. Renter. No car. (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$184.37	$2,212.40	9
Shelter[1]	636.18	7,634.16	32
Home Furnishings & Equipment	65.95	791.45	3
Household Operation	24.49	293.83	1
Clothing	148.00	1,775.99	8
Health Care & Medicine Chest Supplies[2]	46.13	553.59	2
Personal Care	39.02	468.18	2
Recreation, Reading, Gifts & Contributions	249.34	2,992.05	1
Communication	45.44	545.32	2
Transportation[3]	88.37	1,060.40	5
Child Care	433.33	5,200.00	22
TOTAL	**$1,960.61**	**$23,527.37**	**100**

[1] Two bedroom apartment in Winnipeg including electricity and insurance.
[2] Blue Cross Medi-Blue and annual dental check-ups/cleaning.
[3] Public transit plus taxis (Winnipeg).

■ SAMPLE BUDGET - 4 person family
Man - self-employed blue collar worker, woman – white collar worker, girl 15, boy 13. Homeowners with no mortgage. Car with no loan. (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$508.43	$6,101.21	16
Shelter[1]	614.80	7,377.60	19
Home Furnishings & Equipment	98.23	1,178.72	3
Household Operation	39.32	471.79	1
Clothing	380.02	4,560.24	12
Health Care & Medicine Chest Supplies[2]	69.49	833.88	2
Personal Care	94.70	1,136.42	3
Recreation, Reading, Gifts & Contributions	464.79	5,577.49	14
Communications	51.61	619.36	2
Transportation[3]	904.49	10,853.91	28
TOTAL	**$3,225.89**	**$38,710.62**	**100**

[1] Homeowner, no mortgage
[2] Blue Cross Medi-Blue and annual dental check-ups/ cleaning.
[3] 24,000 km.plus bus fare for one spouse and children (Winnipeg)

What Does It Cost You To Live?

Many financial advisers recommend that you keep track of your expenses for several months in order to get an accurate picture of what it really costs you to live. See the fact sheet series, ***Finances for Families*** for information, activities and worksheets that can help you develop a spending plan.

In the space provided jot down some notes you want to remember when using these family living cost guidelines.

■ SAMPLE BUDGET - 1 person family
Man –19 – 25 years, white collar worker. Renter. Car with loan. (excluding risk management and savings).

	Month	Year	Percent of Total
Food	$181.29	$2,175.43	10
Shelter[1]	521.18	6,254.16	29
Home Furnishings & Equipment	53.53	642.33	3
Household Operation	13.73	164.77	1
Clothing	90.91	1,090.97	5
Health Care & Medicine Chest Supplies[2]	27.22	326.59	2
Personal Care	21.24	254.92	1
Recreation, Reading, Gifts & Contributions	158.50	1,901.97	9
Communications	44.00	528.04	2
Transportation[3]	664.40	7,972.79	37
TOTAL	**$1,776.00**	**$21,311.97**	**100**

[1] One bedroom apartment in Winnipeg, including electricity and insurance.
[2] Blue Cross Medi-Blue and annual dental check-ups/ cleaning.
[3] 16,000 km. (Winnipeg)

NOTES:

On the next page complete the **Budget Guides** figures for your situation and compare them to your current living costs.

YOUR FAMILY LIVING COSTS FIGURES Date: _____				
	Family Living Costs Figures	Your Figures		Notes
		Month	Year	
Food				
Shelter				
Home furnishings and equipment				
Household operation				
Personal care				
Health care				
Medicine chest supplies				
Clothing				
Transportation				
Recreation, reading, gifts				
Communication				
Risk management				
Savings				
Other (child care)				
Other				
TOTAL				

Acknowledgements: Graphics have been adapted and used with permission from **Project Real World**, Federal/Provincial Consumer Education and Plain language Task Force, 1991.

For further information:

- Contact a Manitoba Agriculture and Food home economist in rural communities for additional information on family financial topics. Other fact sheet series include ***Finances for Families*** and ***Building Financial Security***.

Home Economics Section
Manitoba Agriculture and Food
915 - 401 York Avenue
Winnipeg MB R3C 0P8
Internet: http://www.gov.mb.ca/agriculture

Family Finance

The Cost of Raising A Child: 2001

Children can bring great joy and fulfilment that cannot be measured in dollars. Nonetheless, raising a child is a costly endeavour.

This fact sheet gives information about how much it costs to raise a child. The costs shown are taken from ***Budget Guides,*** *a manual produced by Manitoba Agriculture and Food which details guidelines used for the family living costs in this fact sheet. They are based on an inventory of goods and services needed to maintain physical and social well being.*

Non-economic costs and benefits are not considered here.

Guides for 2001

Depending on a family's income, values, goals and lifestyle, even needs can be subjective. What one family considers essential may not be necessary for another. Family living costs must be adjusted according to each individual situation.

Costs in this fact sheet are in **current dollars** based on regular priced, new items. Pricing was done during October, 2000. No allowance is made for future inflation. These costs are not intended for use as a minimum standard of living. However, some categories priced meet only basic needs, e.g. food and household operations.

Figures are based on raising one child. Two children will not double the costs of some types of expenditures. For example, Manitoba Blue Cross health insurance costs do not increase with more than one child. Other examples are the opportunity to "hand down" clothing and toys, and to have a child over 12 babysit a younger sibling which can reduce child care costs.

NOTE: *This fact sheet is intended to provide an overview of costs involved in raising a child. These costs should* ***not*** *be used verbatim in any legal proceedings. For detailed calculations it is advisable for financial counsellors and advisers to refer to the original* ***Budget Guides 2001*** *for background information when considering individual family situations.*

Economic Costs

Financial gains that are given up as a direct result of a child's presence are known as economic costs. These costs may be classified as **direct costs** (*actual dollars that must be spent*) and **opportunity costs** (*such as income foregone by a parent remaining out of the labour force to raise a child*).

DIRECT COSTS are expenditures such as food, clothing and health care. These expenses vary by region (*whether the family lives in Winnipeg, rural or northern Manitoba)* and the standard of living. It follows the budget categories found in a family's spending plan.

Food costs are based on a food basket that recommends feeding patterns published in the **1998** ***Monitoring the Cost of a Nutritious Food Basket Protocol*** from the Ministry of Health in Ontario. It uses the current recommendations as defined by the Nutrition Recommendations (1990) and Canada's *Food Guide to Healthy Eating* (1992). Infant standards have been modified according to the ***1998 Nutrition for Healthy Term Infants*** statement by the Canadian Paediatric Society, Dietitians of Canada and Health Canada.

The food costs quoted here are based on the average of prices from three different Winnipeg supermarkets. It must be remembered that the food costs given are to meet nutritional in-take needs, and do not necessarily reflect the costing of a family's eating pattern which may include the use of convenience foods or some meals may be eaten away from home. Factors such as extra snacks, cultural foods, etc. will increase food costs for most families. Each family will also have to adjust the cost of the basket related to their family size. See ***Family Living Costs:2001*** for details in how to make this calculation.

Shelter costs vary significantly depending on such factors as ownership, size, age, condition and location of the home. For the purpose of this fact sheet, the shelter cost is calculated as the difference between the average cost of a one bedroom and a two bedroom apartment in Winnipeg. Even if the cost of the home is not calculated, one should consider increased utility costs. Another person in the home means increased lighting requirements, energy use in cooking, hot water heating (*for baths and laundry*), and space heating *(heating requirements increase the more frequently a door to the outside is opened*). It is possible to roughly estimate how much these costs might be. The average cost for each utility would increase about 10 percent per child.

Furnishings include furniture for a child's room and increased wear and tear on the rest of the furnshings and equipment. Annual figures reflect the replacement costs calculated over specified numbers of years related to the average life expectancy of each item. The cost of furniture and equipment for an infant is included in infant clothing costs because replacement is not required.

Household operation includes such items as laundry, cleaning supplies and paper products. Cost is based on the difference between the costs for one and two persons. Laundry costs of an infant include increased laundry using special products. Laundering of diapers is calculated for two and a half years.

Clothing costs are based on inventories of items appropriate for different age groups and sexes. The normal wear life of each item is taken into account in establishing the figures. Infant costs include $576 for clothing and cloth diapers and $1,119 for bedding, furniture and other baby needs, which are normally one-time purchases. First year costs would be much lower for subsequent infants if these items were reused. If disposable diapers were used instead of cloth diapers, the additional expense for two and one half years of using diapers (*including reduced laundering costs*) would be $1,194.

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NOTE: *The general health of the child can alter costs in this section. For example, prescriptions are not included. In addition, a child with a medical disability, or other health concern, would affect many, if not all, of the expenditure categories. Costs would vary depending on the type and level of disability.*

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Recreation, reading, gifts (*to others*) **and school needs** provide for only the basic needs for the well-being of a child. Costs could easily double or triple depending on age and involvement in recreational activities. Included are reading materials, toys and games, a bicycle, some sports equipment, and membership or lessons in one activity. Recreation costs do not include more expensive interests, such as private music lessons, dancing or gymnastics, competitive hockey or ringette. Summer activities for school age children under 12 years assume free recreation programs combined with babysitting.

School needs cover school supplies, clothing for physical education and some incidentals. Costs do not include expenses related to graduation, as they are a matter of choice. Attendance at or savings for post-secondary education are also not included.

(*For further information see the fact sheet called* ***Investing for Education, 1999***)

Children's allowances are included in the overall costs. The amount for which a child may be responsible will depend on his/her age and maturity and the financial resources of the family.

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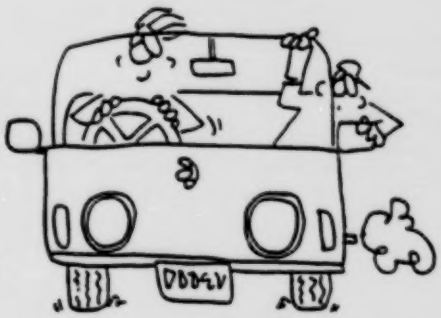
Public transportation, where available, is another option. For the purpose of this fact sheet, the cost of public transit in Winnipeg is used. It is recognized that this may not be an option in many rural or northern communities.

Child care costs vary depending on the availability of extended family to care for children and the type of day care facilities in the area. The need for child care services will also differ if there is a parent at home. This fact sheet uses costs without subsidies for licensed day care for a single working parent. Depending on the number of children in day care and family income, day care subsidies could reduce these costs significantly.



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Opportunity costs will vary from situation to situation. When computing these costs, consider earnings foregone or the value of extra time spent in household activities directly related to the presence of a child.

Opportunity costs can be calculated by multiplying the number of hours of employment lost times the wage rate that could have been earned. Maternity leave benefits should also be taken into consideration.

Any long term effects of not paying into Canada Pension Plan or a company pension are also opportunity costs. There may also be other costs that are not easily calculated. Examples are the foregone opportunities for advancement and experience in the workforce for a parent who temporarily leaves the labour force.

Economic Benefits

Balanced against the economic costs are **economic benefits** of having children. One benefit could be that children may perform duties at home or in a family business that have economic value. Older children may also seek employment to cover some of their own costs or to supplement family income. Other benefits are provided by the federal and provincial governments through transfer payments, tax deductions and tax credits.
NOTE: *These benefits are not automatic and require the completion of either application forms or sections of your income tax return.*

The figures given are general guidelines for 2001. Programs may change, therefore it is important to confirm whether benefits have remained the same at the time of application.

- ***The following benefits are based on completing an income tax return:***

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The "Equivalent to Spouse" Credit may be claimed if at any time in the year you met certain conditions.

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- ***Manitoba Tax Credits include the following and are claimed thorugh an income tax return.***

The way you calculate your Manitoba tax has changed. It is calculated in the same way as federal tax.

Manitoba Tax Reduction is a non-refundable tax deduction designed to assist lower income families and individuals.

Credits that may be applied for include:

- **Personal Tax Credit** (replaces the Manitoba Cost of Living Tax Credit) is a refundable provincial credit. Refunds are based on a combination of family size and income.
- **Property Tax Credit**
- **School Tax Credit for Homeowners**
- **Learning Tax Credit**

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Cost of raising a boy to age 18 *

Age	Food	Clothing	Health Care	Personal Care	Recreation Reading Gifts School Needs	Transport-ation	Child Care	Shelter Furnishings Household Operation	Total
Infant	1,406	1,695	149	0	0	0	4,568	1,855	9,673
1	687	438	149	93	456	0	6,200	1,940	9,963
2	724	449	149	93	456	0	5,200	1,906	8,976
3	724	449	227	93	456	0	5,200	1,872	9,021
4	964	474	227	93	456	0	5,200	1,872	9,875
5	964	474	227	93	517	68	5,200	1,872	9,414
6	964	551	227	93	627	68	3,805	1,872	8,205
7	1,141	551	227	89	883	68	3,805	1,872	8,635
8	1,141	551	227	89	883	68	3,805	1,872	8,635
9	1,141	592	227	89	883	68	3,805	1,872	8,676
10	1,419	592	227	89	883	68	3,805	1,872	8,954
11	1,419	592	227	89	883	68	3,805	1,872	8,954
12	1,419	1,064	261	165	965	439	0	1,872	6,185
13	1,663	1,064	261	165	965	439	0	1,872	6,429
14	1,663	1,064	261	165	1,105	439	0	1,872	6,569
15	1,663	1,020	261	241	1,333	439	0	1,872	6,829
16	1,920	1,020	261	241	1,333	439	0	1,872	7,085
17	1,920	1,020	261	241	1,333	439	0	1,872	7,085
18	1,920	1,020	261	241	1,287	439	0	1,872	7,039
TOTAL	**$24,863**	**$14,675**	**$4,315**	**$2,459**	**$15,706**	**$3,548**	**$54,397**	**$35,649**	**$155,611**

Cost of raising a girl to age 18 *

Age	Food	Clothing	Health Care	Personal Care	Recreation Reading Gifts School Needs	Transport-ation	Child Care	Shelter Furnishings Household Operation	Total
Infant	1,406	1,695	149	0	0	0	4,568	1,855	9,673
1	687	512	149	93	456	0	6,200	1,940	10,037
2	724	507	149	93	456	0	5,200	1,906	9,035
3	724	507	227	93	456	0	5,200	1,872	9,079
4	964	544	227	93	456	0	5,200	1,872	9,355
5	964	544	227	93	517	68	5,200	1,872	9,483
6	964	678	227	89	627	68	3,805	1,872	8,329
7	1,103	678	227	89	883	68	3,805	1,872	8,724
8	1,103	678	227	89	883	68	3,805	1,872	8,724
9	1,103	709	227	89	883	68	3,805	1,872	8,756
10	1,316	709	227	89	883	68	3,805	1,872	8,968
11	1,316	709	227	89	883	68	3,805	1,872	8,968
12	1,316	1,106	261	271	965	439	0	1,872	6,230
13	1,403	1,106	261	271	965	439	0	1,872	6,316
14	1,403	1,106	261	271	1,105	439	0	1,872	6,457
15	1,403	1,138	261	341	1,333	439	0	1,872	6,786
16	1,324	1,138	261	341	1,333	439	0	1,872	6,707
17	1,324	1,138	261	341	1,333	439	0	1,872	6,707
18	1,324	1,138	261	341	1,287	439	0	1,872	6,661
TOTAL	**$21,869**	**$16,339**	**$4,315**	**$3,172**	**$15,706**	**$3,548**	**$54,397**	**$35,649**	**$154,993**

* These projections are based on **Budget Guides 2001** data and do not include Inflation.

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■ **SAMPLE BUDGET – 3 person family in Winnipeg (excluding risk management and savings). Woman employed, girl 3, boy 6. Renter. No car.**

	Month	Year	Percent of Total
Food*(1)*	257.46	$3,089.46	10
Shelter	725.18	8,702.16	29
Home Furnishings & Equipment	75.70	908.34	3
Household Operation	31.21	374.50	1
Clothing	199.32	2,391.81	8
Health Care & Medicine Chest Supplies *(2)*	55.72	668.61	2
Personal Care	49.95	599.44	2
Recreation, Reading, Gifts & Contributions	289.12	3,469.39	12
Communication	40.41	484.86	2
Transportation	90.32	1,083.80	4
Child Care	651.93	7,823.20	26
TOTAL	**$2,466.30**	**$29,595.57**	**100**

(1) Food basket costs adjusted by +5% for family size.

(2) Blue Cross Medi Blue Plan and annual dental checkups/ cleaning.

■ **SAMPLE BUDGET - 4 person family in Winnipeg (excluding risk management and savings). Man and woman employed, girl 15, boy 13. Homeowners with mortgage. Car with loan.**

	Month	Year	Percent of Total
Food*(1)*	$508.43	$6,101.21	13
Shelter	1,218.19	14,618.28	32
Home Furnishings & Equipment	98.23	1,178.72	3
Household Operation	39.32	471.79	1
Clothing	380.02	4,560.24	10
Health Care & Medicine Chest Supplies *(2)*	69.49	833.88	2
Personal Care	94.70	1,136.42	2
Recreation, Reading, Gifts & Contributions	464.79	5,577.49	12
Communication	51.61	619.36	1
Transportation *(3)*	904.49	10,853.91	24
TOTAL	**$3,829.28**	**$45,951.30**	**100**

(1) Food basket costs do not need adjustment for family size.

(2) Blue Cross Medi Blue Plan and annual dental checkups/ cleaning.

(3) 24,000 km plus bus fare for one spouse and children(Winnipeg).

Note:

- Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, groups insurance, etc.).
- Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are. See other fact sheet series for additional information.

Acknowledgements: *Graphics have been adapted and used with permission from* **Project Real World,** *Federal/Provincial Consumer Education and Plain Language Task Force, 1991.*

For further information:

- The guidelines in this fact sheet should be used only as a benchmark for calculating the cost of child rearing. Each family has a unique set of circumstances that must be considered. For more information, contact a Manitoba Agriculture and Food home economist in rural communities.
- The fact sheet ***Family Living Costs:2001*** summarizes costs for adults as well as children. It is useful for establishing a family budget and is available from your Manitoba Agriculture and Food home economist. Other fact sheet series may be useful references: ***Finances for Families*** and ***Building Financial Security***.

Home Economics Section
Manitoba Agriculture and Food
915 – 401 York Ave
Winnipeg MB R3C OP8
Internet: http://www.gov.mb.ca/agriculture

Family Finance

The Cost of Raising A Child: 2001

Children can bring great joy and fulfilment that cannot be measured in dollars. Nonetheless, raising a child is a costly endeavour.

This fact sheet gives information about how much it costs to raise a child. The costs shown are taken from ***Budget Guides,*** *a manual produced by Manitoba Agriculture and Food which details guidelines used for the family living costs in this fact sheet. They are based on an inventory of goods and services needed to maintain physical and social well being.*

Non-economic costs and benefits are not considered here.

Guides for 2001

Depending on a family's income, values, goals and lifestyle, even needs can be subjective. What one family considers essential may not be necessary for another. Family living costs must be adjusted according to each individual situation.

Costs in this fact sheet are in **current dollars** based on regular priced, new items. Pricing was done during October, 2000. No allowance is made for future inflation. These costs are not intended for use as a minimum standard of living. However, some categories priced meet only basic needs, e.g. food and household operations.

Figures are based on raising one child. Two children will not double the costs of some types of expenditures. For example, Manitoba Blue Cross health insurance costs do not increase with more than one child. Other examples are the opportunity to "hand down" clothing and toys, and to have a child over 12 babysit a younger sibling which can reduce child care costs.

NOTE: *This fact sheet is intended to provide an overview of costs involved in raising a child. These costs should* ***not*** *be used verbatim in any legal proceedings. For detailed calculations it is advisable for financial counsellors and advisers to refer to the original* ***Budget Guides 2001*** *for background information when considering individual family situations.*

Economic Costs

Financial gains that are given up as a direct result of a child's presence are known as economic costs. These costs may be classified as **direct costs** (*actual dollars that must be spent*) and **opportunity costs** (*such as income foregone by a parent remaining out of the labour force to raise a child*).

DIRECT COSTS are expenditures such as food, clothing and health care. These expenses vary by region (*whether the family lives in Winnipeg, rural or northern Manitoba)* and the standard of living. It follows the budget categories found in a family's spending plan.

Food costs are based on a food basket that recommends feeding patterns published in the **1998** ***Monitoring the Cost of a Nutritious Food Basket Protocol*** from the Ministry of Health in Ontario. It uses the current recommendations as defined by the Nutrition Recommendations (1990) and Canada's *Food Guide to Healthy Eating* (1992). Infant standards have been modified according to the ***1998 Nutrition for Healthy Term Infants*** statement by the Canadian Paediatric Society, Dietitians of Canada and Health Canada.

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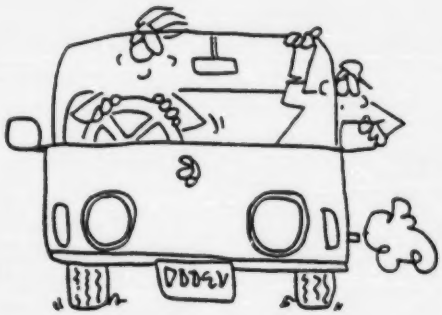

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8	1,141	551	227	89	883	68	3,805	1,872	8,635
9	1,141	592	227	89	883	68	3,805	1,872	8,676
10	1,419	592	227	89	883	68	3,805	1,872	8,954
11	1,419	592	227	89	883	68	3,805	1,872	8,954
12	1,419	1,064	261	165	965	439	0	1,872	6,185
13	1,663	1,064	261	165	965	439	0	1,872	6,429
14	1,663	1,064	261	165	1,105	439	0	1,872	6,569
15	1,663	1,020	261	241	1,333	439	0	1,872	6,829
16	1,920	1,020	261	241	1,333	439	0	1,872	7,085
17	1,920	1,020	261	241	1,333	439	0	1,872	7,085
18	1,920	1,020	261	241	1,287	439	0	1,872	7,039
TOTAL	**$24,863**	**$14,675**	**$4,315**	**$2,459**	**$15,706**	**$3,548**	**$54,397**	**$35,649**	**$155,611**

Cost of raising a girl to age 18 *

Age	Food	Clothing	Health Care	Personal Care	Recreation Reading Gifts School Needs	Transport-ation	Child Care	Shelter Furnishings Household Operation	Total
Infant	1,406	1,695	149	0	0	0	4,568	1,855	9,673
1	687	512	149	93	456	0	6,200	1,940	10,037
2	724	507	149	93	456	0	5,200	1,906	9,035
3	724	507	227	93	456	0	5,200	1,872	9,079
4	964	544	227	93	456	0	5,200	1,872	9,355
5	964	544	227	93	517	68	5,200	1,872	9,483
6	964	678	227	89	627	68	3,805	1,872	8,329
7	1,103	678	227	89	883	68	3,805	1,872	8,724
8	1,103	678	227	89	883	68	3,805	1,872	8,724
9	1,103	709	227	89	883	68	3,805	1,872	8,756
10	1,316	709	227	89	883	68	3,805	1,872	8,968
11	1,316	709	227	89	883	68	3,805	1,872	8,968
12	1,316	1,106	261	271	965	439	0	1,872	6,230
13	1,403	1,106	261	271	965	439	0	1,872	6,316
14	1,403	1,106	261	271	1.105	439	0	1,872	6,457
15	1,403	1,138	261	341	1,333	439	0	1,872	6,786
16	1,324	1,138	261	341	1,333	439	0	1,872	6,707
17	1,324	1,138	261	341	1,333	439	0	1,872	6,707
18	1,324	1,138	261	341	1,287	439	0	1,872	6,661
TOTAL	**$21,869**	**$16,339**	**$4,315**	**$3,172**	**$15,706**	**$3,548**	**$54,397**	**$35,649**	**$154,993**

* These projections are based on **Budget Guides 2001** data and do not include Inflation.

$

SAMPLE BUDGET – 3 person family in Winnipeg (excluding risk management and savings). Woman employed, girl 3, boy 6. Renter. No car.

	Month	Year	Percent of Total
Food*(1)*	257.46	$3,089.46	10
Shelter	725.18	8,702.16	29
Home Furnishings & Equipment	75.70	908.34	3
Household Operation	31.21	374.50	1
Clothing	199.32	2,391.81	8
Health Care & Medicine Chest Supplies *(2)*	55.72	668.61	2
Personal Care	49.95	599.44	2
Recreation, Reading, Gifts & Contributions	289.12	3,469.39	12
Communication	40.41	484.86	2
Transportation	90.32	1,083.80	4
Child Care	651.93	7,823.20	26
TOTAL	**$2,466.30**	**$29,595.57**	**100**

(1) Food basket costs adjusted by +5% for family size.
(2) Blue Cross Medi Blue Plan and annual dental checkups/ cleaning.

SAMPLE BUDGET - 4 person family in Winnipeg (excluding risk management and savings). Man and woman employed, girl 15, boy 13. Homeowners with mortgage. Car with loan.

	Month	Year	Percent of Total
Food*(1)*	$508.43	$6,101.21	13
Shelter	1,218.19	14,618.28	32
Home Furnishings & Equipment	98.23	1,178.72	3
Household Operation	39.32	471.79	1
Clothing	380.02	4,560.24	10
Health Care & Medicine Chest Supplies *(2)*	69.49	833.88	2
Personal Care	94.70	1,136.42	2
Recreation, Reading, Gifts & Contributions	464.79	5,577.49	12
Communication	51.61	619.36	1
Transportation *(3)*	904.49	10,853.91	24
TOTAL	**$3,829.28**	**$45,951.30**	**100**

(1) Food basket costs do not need adjustment for family size.
(2) Blue Cross Medi Blue Plan and annual dental checkups/ cleaning.
(3) 24,000 km plus bus fare for one spouse and children(Winnipeg).

Note:

- Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, groups insurance, etc.).
- Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are. See other fact sheet series for additional information.

Acknowledgements: *Graphics have been adapted and used with permission from* **Project Real World,** *Federal/Provincial Consumer Education and Plain Language Task Force, 1991.*

For further information:

- The guidelines in this fact sheet should be used only as a benchmark for calculating the cost of child rearing. Each family has a unique set of circumstances that must be considered. For more information, contact a Manitoba Agriculture and Food home economist in rural communities.
- The fact sheet ***Family Living Costs:2001*** summarizes costs for adults as well as children. It is useful for establishing a family budget and is available from your Manitoba Agriculture and Food home economist. Other fact sheet series may be useful references: ***Finances for Families*** and ***Building Financial Security***.

Home Economics Section
Manitoba Agriculture and Food
915 – 401 York Ave
Winnipeg MB R3C OP8
Internet: http://www.gov.mb.ca/agriculture

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PART I

INTRODUCTION

BUDGET GUIDES 2001

INTRODUCTION

What Is Budget Guides?

Budget Guides is a reference manual that provides guidelines for establishing a cost of living which reflects a quality of life Manitoba families would consider as meeting their needs. It can be used as a benchmark for calculating living costs on goods and services necessary to maintain a person's physical and social well being. These guidelines are not meant to be considered as a "poverty line" indicator, although some expense categories provide for very basic needs.

Purposes:

- To establish a guideline for an adequate standard of living based on costs for specific categories of family expenditures.
- To provide family budget guidelines for professional home economists, and other Manitoba Agriculture and Food staff who do financial counselling with farm and other families.
- To provide a reference for public, non-profit and private sector organizations that offer financial assistance or counselling.
- To provide a reference in legal matters concerning the cost of living and income maintenance for cases involving separation, alimony and family support.
- To assist families in developing their household budgets.
- To assist families in projecting required living costs for insurance, retirement or changes in their life cycle or lifestyle.

NOTE: ***Budget Guides*** *is based on an inventory of goods and services that are costed annually. When comparing individual situations it is important to consider the individual's income, lifestyle, health needs and stage in the life cycle.*

MAJOR CHANGES IN BUDGET GUIDES 2001

FOOD: This year we continued to use the ***food basket*** based on the ***1998 Monitoring the Cost of a Nutritious Food Basket Protocol*** from the Ministry of Health in Ontario. This basket uses current nutrition recommendations as defined by the Nutrition Recommendations (1990) and Canada's *Food Guide to Healthy Eating* (1992).

See Appendix E in **Budget Guides**, starting on page 141 for additional information about the Manitoba Food Cost Survey. Tables summarizing the ***Average Cost for Food for Meals at Home*** are given for rural locations including Portage la Prairie, Steinbach, Brandon and Dauphin. Food costs in Thompson were not available this year, so last year's figures are given.

SHELTER: This year the Manitoba Property Tax Credit increased by $75. Therefore, the City of Winnipeg property tax credit for 2000 is $325.

Home heating costs for natural gas, propane and oil have increased. Not all rate increases have been reflected since some were scheduled for later in the year after our survey in October, 2000.

TRANSPORTATION: Gasoline fuel prices rose over the past year and are not completely reflected as data is based on the Runzheimer Canada costs calculated during November, 1999.

Note: There is an increase in Public Transit fares for Winnipeg in January, 2001.

FACT SHEETS: Included in this Guide are current Print Masters of six fact sheets that you may reproduce for educational purposes. These include:

- *Family Living Costs: 2001*
- *The Cost of Raising a Child: 2001*
- *Investing for Education (1999)*
- *Life insurance - The Basics (1998)*
- *Assessing Your Life Insurance Needs (1998)*
- *Disability Insurance (1998)*

Note: Some of the newly revised fact sheet series **Finances for Families** are available from the Home Economics Section upon request.

RATIONALE

Budget Guides originated in 1977 as a cost of living price survey. It is based on an extensive cost survey done by the Social Planning Council of Metropolitan Toronto in developing their Guide for Family Budgeting, 1964 and revised editions in 1976, 1981 and 1983. **Budget Guides** is updated annually and this is the 2001 edition.

In order to arrive at a standard which would apply to a moderate-income family, the Social Planning Council of Metropolitan Toronto determined family levels of living with the help of expert and specialist judgment. Goods and services necessary to maintain the physical and social functioning of families were chosen. This standard has been utilized in **Budget Guides**.

Factors Related to Price Survey:

In **Budget Guides** only regular priced and new goods are costed. The majority of the pricing was done in Winnipeg during October 2000. When possible costs represent an average from more than one source.

Costs in certain categories might be greatly reduced by buying on sale, in bulk or second hand. Families may do this by effective budget planning and shopping skills. More than a minimal income level is required in order to purchase goods and services in quantity when on sale or in bulk. Consumer information related to budget planning and shopping is included in the Guide for reference.

The annual cost of items reflects replacement rates based on expected durability of various items. For example, a toaster, which has an average life expectancy of twelve years, is shown as 1/12, i.e. one every twelve years, and 1/12 of the price is included in the annual cost. This method of calculation provides for replacement costs of items that last more than one year.

Based on changing consumption patterns, revisions are periodically made to the standards and inventories in sections of the Guide; therefore, totals in one year cannot be compared with previous years as an indicator of statistical increases in the cost of living.

Factors Related to Family Income:

Income tax and tax credits affect the amounts of money families have available for cost of living expenses. Examples of income available for some different types of Manitoba families have been calculated and are included in Appendix A.

Balancing a family budget might be described as the equation below:

income = expenses + debt

Families will need to identify their disposable income figure and use this when completing their equation. The total for expenses needs to include both the cost of living figure, and an amount for such things as an emergency fund, life and disability insurance, or other considerations that are important to the stage in the family's life cycle: (e.g. saving for retirement or children's education, or a special family occasion.)

Family values, goals and lifestyles vary. What is essential to one family may not be necessary to another. Therefore, each category of expense needs to be examined and the figures adjusted to establish an appropriate budget for a particular family's situation and needs.

In some instances income may not be sufficient to meet the standard of living costs given in **Budget Guides**. In other instances, debt loads may be so high that a financial crisis may result and debtor resolutions need to be explored.

The brochure, "Dealing with Debt: A Consumer's Guide" from Industry Canada (1998) follows page 116, and provides information on financial counselling and debtor remedies.

Measuring Low Income:

To put family income needs into perspective it is important for the user to understand **Budget Guides'** recommendations in relation to low-income measures and poverty lines in Canada. These guidelines are not meant to be used as a "poverty line" indicator. In an article from Canadian Social Trends - summer 1992, four approaches to low income measurement are described. A copy of this article can be found in Appendix B.

Great care has been taken in the preparation of this publication but complete accuracy cannot be guaranteed.

FINANCIAL COUNSELLING & EDUCATION RESOURCES

Budget Guides Fact Sheets

Family Living Costs: Guides for 2001 and ***The Cost of Raising a Child: Guides for 2001*** are fact sheets which summarize the major tables in **Budget Guides**. A sample of each of these fact sheets follows page 4. Copies of these fact sheets are available to the public through provincial home economists with Manitoba Agriculture and Food. Office locations are listed on page 4.

Service providers who wish to have multiple copies of fact sheets may obtain a white copy for duplication. These are called **Print Masters** and are designed to be reproduced on a photocopier. A **Print Master** may be duplicated, without change, for counselling or educational purposes. The copies included with this **Guide** are **Print Masters**. You have permission to copy these. (**NOTE**: *The **Building Financial Security** series is included in this Guide. The newly revised **Finances for Families** series may be requested from the Home Economics Section.)*

Many of the fact sheets can also be found on the department Internet site at http://www.gov.mb.ca/agriculture

Print Masters are available in the following series:

- ***Family Living Costs***
  Family Living Costs: 2001
  Cost of Raising A Child: 2001

Other series include:

- ***Finances for Families*** (2000)
- ***Building Financial Security***
- ***Learning About Money***

Budget Guides is available to the public for reference by contacting a home economist with Manitoba Agriculture and Food. Copies are also located in libraries, other government offices throughout the province, and contacts across the country. For further information call the Home Economics Section at (204) 945-8564.

Budget Guides and Other Resources

Financial counselling and educational fact sheets and **Budget Guides** are available to Manitoba Agriculture and Food staff as well as other professionals working in government and the non-profit and private sectors. A complementary copy of **Budget Guides** is available on request from the Home Economics Section. Quantities are limited. As well, complementary **Print Masters** are available on request.

Family Living Costs Planner

The computer program called **Family Living Costs (FLC) Planner** was discontinued in 1999. It is hoped a new program will be developed in the coming year to replace it. Its purpose will be to assist families in assessing their family living costs.

WHERE TO FIND FINANCIAL COUNSELLING AND INFORMATION

Rural Manitoba:

Manitoba Agriculture and Food home economists provide financial counselling and public education on a variety of family finance topics. They can assist individuals and families review their financial situation; determine debtor alternatives; and learn money-handling skills.

They can assist farm families in examining their cash flow needs for family living costs. They have resource materials to assist in examining income and expense related programs, reviewing budget categories for spending, and fact sheets that give information on making financial decisions related to financial security.

Arborg 376-3302	Lundar 762-5649	Somerset 744-4054
Beausejour 268-6015	Minnedosa 867-3961	Stonewall 467-5511
Boissevain 534-2461	Morden 822-5461	Swan River 734-3417
Brandon 726-6387	Portage la Prairie 239-3354	Virden 748-3873
Carman 745-5615	Russell 773-2043	Vita 425-3436
Dauphin 622-2014	St. Pierre-Jolys 433-7749	

Manitoba Farm and Rural Stress Line (MFRSL):

Crisis counselling and information is available to farm and rural families by calling **toll free 1(866)367-3276 or** (1(866)FOR FARM). The MFRSL is developing an Internet site that will assist professionals in their counselling and education activities with farm and rural clients. This site is expected to be available in 2001.

Winnipeg:

Financial Counselling is available from:

Community Financial Counselling Services
203 - 290 Vaughan Street
Winnipeg, MB R3B 2N8
Telephone: 989-1900

Community Financial Counselling Services is a United Way member agency. They provide counselling services for families experiencing financial problems.

They are able to provide impartial information on consumer rights and responsibilities. They can negotiate repayment plans with creditors; assist in budgeting and client applications for financial entitlements. They are licensed and bonded to administer repayment plans through a trust account. They may also assist in obtaining relief from collection activity.

PART II

STANDARDS and COSTS

FOOD

The food costs component of this cost of living survey is based on pricing of foods in Winnipeg during October 2000. Food costs were surveyed in 35 rural Manitoba communities. Northern food costs are not available this year. (See the chart Manitoba *Food Cost Survey* in ***Family Living Costs: 2001*** (page 3). It gives examples of the cost of feeding an infant and a sample family of four. For information on the cost of food for meals at home in regional centers refer to Appendix E on pages 141-146.

The food basket items priced were taken from ***1998 Monitoring the Cost of a Nutritious Food Basket Protocol*** from the Ministry of Health in Ontario. This basket uses current nutrition recommendations as defined by the Nutrition Recommendations (1990) and Canada's *Food Guide to Healthy Eating* (1992). The purpose of the food basket is to calculate the cost of food sufficient to meet nutrient needs according to various age - sex groups. A new national food basket is being developed in co-operation with Health Canada and may be available in the future.

The food basket does not necessarily reflect individual family eating patterns, the variety of foods currently available in grocery stores (only two types of cereal were included), nor does it include any ethnic choices such as tortillas, bagels, lentils, etc. However, it represents a good variety of healthy foods that are available in most communities.

Note: These costs do not include such items as snack or convenience foods, or foods eaten away from home. Special diet or health needs are also not included in these costs. Adjustment for family size is described on page 6 of this guide under **Food Costs**.

INFANT FOOD COSTS

These costs are based on the recommended feeding patterns published in the ***1998 Nutrition for Healthy Term Infants*** released by the Canadian Paediatric Society, Dietitians of Canada and Health Canada. A summary of the recommendations is included in the supplementary information following page 10.

The cost of feeding an infant for the first year is based on the child being formula fed. Feeding costs for an infant would be lower if whole milk instead of formula is introduced after 9 months.

If an infant is breastfed (which is recommended) then the cost of formula for each month would be deducted and the mother's food needs increased to include the cost of lactation. Based on the food basket, the additional cost for lactation varies from $21.99 - $30.99 per month depending on the age of the mother. See Table F-3 for details. Table F-5 also provides further information.

In the past, there was very little variation in cost between different brand names of formula. However, parents may find lower priced brands. All products meet Health Canada's requirements for infant formulas. They are iron-enriched and similar in formulation to nationally recognised brands.

In comparing prices, it is evident that parents must shop carefully as the variation in the cost of the same product from one store to another can vary greatly for a can of concentrated formula.

FOOD ITEMS

The food items in the food basket reflect the current eating patterns of Canadians and were chosen because of their significant economic and nutritional contribution to the Canadian diet. The food items (Table F-1) are divided into groups according to nutritive contribution. There is also a miscellaneous food group (coffee, tea, condiments, baking supplies, seasonings, and canned soups), costed in the figures. These figures are included in the total weekly cost but do not appear in a separate column.

Canada's *Food Guide to Healthy Eating* was used as a reference to determine amounts of food required. **Note:** The food basket contains no candies, snack foods, soft drinks, fruit beverages or bakery products other than basic bread and hamburger/ hotdog buns. If these items are regular grocery purchases and fit into a balanced eating plan, their value would need to be added to the basket cost.

FOOD COSTS

Average cost of food for 20 age - sex groups is shown in Table F-2. Five percent of the total accounts for the miscellaneous food group. The cost of the iron supplement for pregnancy has not been included in the cost.

It is known that families consisting of fewer than four persons spend more per capita for food than larger families. Further investigation into adjusting costs for family size was found in **Family Economics and Nutrition Review**, 1999 Vol.12, No.1 on page 70. The USDA Food Plans suggests the following amounts are used to adjust for this factor: an additional cost of 20% be added for one person, 10% for a family of two, and 5% for a three person family. The costs given are for a family of four. Should the family be larger than four, then costs could be decreased by 5% for a family of five, and 10% for a family of six people. **Note:** In the figures provided in the Tables - Average Cost for Food for Meals at Home, no cost adjustments for family size are included. However, adjustments for family size have been made in the Sample Budgets as required based on this information.

It is unlikely that any Canadian ever consumes exactly the kind and amounts of food as listed in the basket. Therefore, it is to be regarded as a **guideline only.** Items priced may not represent the "best buy" for consumers. For example, Grade A large eggs are priced, however, medium or small eggs may in fact be a better buy from time to time.

Food costs could be further reduced if generic (no-name) brands are purchased. There is no seasonal availability built into the basket; consumers should be aware of wise shopping practices and choose appropriate food items in season. Watch for specials and buy in bulk to reduce food costs.

Families that produce some of their own food may also reduce their food budget - especially if the value of time is not considered.

The food basket in **Budget Guides 2001** suggests that in Winnipeg a family of four (man 25-49, woman 25-49, girl 7-9 and boy 13-15) require $5,801.80 for food. This figure is based on meals prepared at home. If meals are purchased away from home, it is likely there are not adequate dollars in the food basket allowance to eat nutritiously. Money required to buy food prepared away from home should be built into the food budget in addition to the basic food basket costs. In addition, special diets and/or cultural foods may also increase food costs.

The cost of foods in rural and northern communities may be higher depending on a variety of factors such as transportation costs and the size of the grocery outlet. See the Rural and Northern Food Cost Survey in the fact sheet for examples. Appendix E starting on page 141 gives Food Costs at Home for regional rural centers.

MEALS PURCHASED AWAY FROM HOME

Food purchased away from home makes a significant contribution to the food budget. Figures from Statistics Canada in 1996 indicate that 27.8% of the food budget was spent in restaurants. The Prairie region as a whole was close to the national average. In Manitoba, the figures were about 73.5% of food was purchased from stores for home preparation compared to 26.5% eaten in restaurants. Therefore, when calculating food costs, this lifestyle factor can have a major impact and adjustments to the food budget will need to be made.

Further information on food budgeting can be obtained from home economists with Manitoba Agriculture and Food listed on page 4. Additional information on healthy eating is available from these websites:

www.dietitians.ca www.nin.ca www.cfia-acia.agr.ca
www.hc-sc.gc.ca www.gov.mb.ca/agriculture/

Table F-1
FOOD BASKET ITEMS

Milk Products and Eggs
- 2% milk
- yogurt
- cheddar cheese, medium
- process cheese slices
- mozzarella cheese
- vanilla ice cream

Eggs
- eggs, grade A large

Meat, Poultry, Fish
- round steak
- stewing beef
- hamburger, medium
- pork chops, loin
- chicken, legs
- wieners, beef and pork
- ham, sliced
- fish fillets, frozen
- pink salmon, canned
- tuna, light, flaked, canned in water

Meat Alternatives
- baked beans with tomato sauce, canned
- navy beans, dry
- peanut butter

Grain Products
- bread, enriched, white
- bread, whole wheat
- hotdog / hamburger buns
- flour, white, all purpose
- flour, whole wheat
- macaroni / spaghetti
- rice, long grain, converted or parboiled
- macaroni and cheese dinner
- oatmeal, regular
- corn flakes
- shreddies
- soda crackers, salted
- social tea biscuits

Citrus Fruits and Tomatoes
- oranges
- orange juice, frozen, concentrate
- tomatoes
- whole tomatoes, canned
- tomato juice, canned

Other Fruit
- apples
- apple juice, canned
- bananas
- grapes
- pears
- fruit cocktail, canned, juice pack
- raisins

Potatoes
- potatoes, fresh
- French fried potatoes, frozen

Other Vegetables
- broccoli
- cabbage
- carrots, fresh
- celery
- cucumbers
- lettuce, iceberg
- lettuce, romaine
- onions
- green pepper
- turnips
- peas and carrots, mixed, frozen
- green peas, canned
- kernel corn, canned

Fats and Oils
- margarine, tub
- butter
- canola oil
- salad dressing

Sugar and other sweets
- sugar, white
- strawberry jam

Table F-2
AVERAGE COST FOR FOOD FOR MEALS AT HOME IN WINNPEG
(October 2000)

	Week	Month	Year
Infant*			
0-12 months	27.04	117.16	1405.98
Child			
1 year	13.22	57.27	687.19
2-3 years	13.93	60.35	724.21
4-6 years	18.53	80.30	963.58
Boy			
7-9 years	21.95	95.11	1,141.30
10-12 years	27.29	118.26	1,419.08
13-15 years	31.99	138.62	1,663.47
16-18 years	36.92	159.98	1,919.80
Girl			
7-9 years	21.22	91.94	1,103.25
10-12 years	25.31	109.67	1,316.05
13-15 years	26.97	116.89	1,402.66
16-18 years	25.45	110.29	1,323.51
Man			
19-24 years	34.86	151.07	1,812.86
25-49 years	33.62	145.67	1,748.01
50-74 years	30.45	131.93	1,583.19
75+ years	27.68	119.96	1,439.51
Woman **			
19-24 years	25.96	112.49	1,349.82
25-49 years	24.75	107.26	1,287.07
50-74 years	24.25	105.07	1,260.87
75+ years	23.51	101.86	1,222.37

* Health professionals encourage breastfeeding for as long as possible to provide both mother and infant with many benefits. However, the above infant costs are calculated based on the cost of feeding formula since most infants receive formula for some portion of the year.

To calculate the cost of breastfeeding, deduct the formula cost and add the additional cost of lactation for each month that the infant is breastfed. This amount varies from $21.99 to $30.99 per month, depending on the age of the mother.

** Consult Table F-3 for the increased cost of food during pregnancy and lactation, for women of different ages.

The above food costs do not include:

- Snack foods and the use of convenience or cultural foods
- Special diet or health needs
- Foods eaten away from home
- Increased cost of food in a rural or northern community, which may be higher due to factors such as transportation costs, and the size of the grocery outlet.

Table F-3
COST OF FOOD DURING PREGNANCY AND LACTATION
(October 2000)

Age	Trimester	Week	Month	Year	Monthly Increase
13-15	1st Trimester	29.76	128.98	1547.72	12.09
	2nd Trimester	31.41	136.12	1633.46	19.23
	3rd Trimester	31.41	136.12	1633.46	19.23
	Lactation	32.42	140.49	1685.88	23.60
16-18	1st Trimester	29.49	127.79	1533.44	17.49
	2nd Trimester	31.76	137.64	1651.71	27.35
	3rd Trimester	31.76	137.64	1651.71	27.35
	Lactation	32.60	141.28	1695.36	30.99
19-24	1st Trimester	28.84	124.97	1499.64	12.48
	2nd Trimester	30.75	133.26	1599.12	20.77
	3rd Trimester	30.75	133.26	1599.12	20.77
	Lactation	31.49	136.46	1637.55	23.98
25-49	1st Trimester	27.51	119.22	1430.63	11.96
	2nd Trimester	29.22	126.62	1519.46	19.37
	3rd Trimester	29.22	126.62	1519.46	19.37
	Lactation	29.83	129.25	1550.96	21.99

Table F-4
QUANTITY OF FOOD FOR INFANTS 0 - 12 MONTHS *

		0 - 3 Months	4 - 6 Months	7 - 9 Months	10 - 12 Months
Cereal	227g box	-	2.1 boxes	3.0 boxes	5.1 boxes
Vegetables	128ml jar	-	-	53.5 jars	-
Junior Vegetables	213ml jar	-	-	-	57.8 jars
Fruits	128ml jar	-	-	46.3 jars	-
Junior Fruits	213ml jar	-	-	-	57.8 jars
Meats	100ml jar	-	-	28.7 jars	95.0 jars
Juice		-	3.6 litres	12.7 litres	20.1 litres
Formula (undiluted	385ml can	132.5 cans	155.0 cans	110.5 cans	105.7 cans

*Based on nutritional requirements provided by Manitoba Health

Table F-5
COST OF FOOD FOR INFANTS 0 - 12 MONTHS
(October 2000)

	Cost	0 - 3 Months	4 - 6 Months	7 - 9 Months	10 - 12 Months	Annual Cost
Cereal	2.88	-	6.04	8.63	14.67	29.34
Vegetables	0.67	-	-	35.67	-	35.67
Junior Vegetables	0.80	-	-	-	46.05	46.05
Fruit	0.67	-	-	30.87	-	30.87
Junior Fruit	0.80	-	-	-	46.05	46.05
Meat	1.39	-	-	39.89	132.05	171.94
Juice per Litre	1.25	-	4.49	15.83	25.06	45.38
Formula *	1.99	263.23	307.93	219.53	209.99	1,000.68
Total Cost		**$263.23**	**$318.46**	**$350.42**	**$473.86**	**$1,405.98**

	By Quarter				Annually
Monthly Average	**$87.74**	**$106.15**	**$116.81**	**$157.95**	**$117.16**

* If infant is breastfed, deduct the cost of formula and increase the food budget for the mother to provide for the cost of lactation.

SHELTER

The purpose of this section on shelter cost is:

1) to outline housing standards
2) to review the types of housing available
3) to establish the costs associated with these various housing alternatives

HOUSING SPACE STANDARD

No space standard is specified in the Manitoba building code; therefore, in order to establish space requirements for a reference family of two children and two adults, the bedroom allotment guidelines used by Manitoba Family Services and Housing in allocating housing units will be used.

This guideline is based on bedroom allotment by family size and type. Special circumstances may require that the number of bedrooms be adjusted.

BEDROOM ALLOTMENT BY FAMILY SIZE AND TYPE

Family Size and Type	Bedrooms
Single Adult or Couple* (any age)	One
Adult(s) with 1 child	Two
Adult(s) with 2 children (same sex, any age)	Two
Adult(s) with 2 children (different sex, under 5 years)	Two
Adult(s) with 2 children (different sex, over and under 5)	Two - Three (depending on age difference)
Adult(s) with 2 children (different sex, age 5 and over)	Three
Adult(s) with 3 children	Three
Adult(s) with over 3 children	Number determined by above guidelines

* Elderly couples may require 2 bedrooms if one partner is sick, a noisy sleeper, or has limited mobility.

Additional Amenities

The following factors are desirable and represent the ideal in establishing a safe and satisfying shelter environment for elderly households. While the amenities listed below were developed specifically for the elderly in multiple housing, it can be seen that many of these features would be aopropriate for the handicapped as well.

Recommended Location
Within easy walking distance (one to three blocks) of relatives and grocery store and public transportation; and with easy access to other shops, health services and recreational facilities.

Recommended exterior
Well lit entrance without steps and with a locked main entrance. A place to put down parcels while unlocking door. Roof cover over building entrance. Grounds designed for social and recreational use.

Recommended activity area
Craft and/or general purpose room, its size relating to the number of tenants in the building, with a small servery attached.

Recommended access ways
Elevators with easy-to-read indicators, slow action doors, provision for voice communication, handrails. Hallways well lit, with handrails.

Recommended lobby
Well lit and attractive, with places to sit. Mail boxes off lobby. Large windows look out onto gardens, street. Activity area leading off lobby area.

Recommended security
Securely locked entrance door with guard or television or other monitoring devices.

Recommended parking
Sufficient for visitors, health care workers, etc.

Emergency power needs
An independent power supply to maintain elevators and hallway lighting in the event of an external power failure.

Supervision
Building superintendent on duty at all times and easily reached; home visiting and home nursing services available on request basis.

Recommended apartment interior

Doors
- minimum entrance door width 86.3 cm (34")
- other interior doors minimum 81.2 cm (32") width
- easy to open, levers rather than knobs
- minimum or no door sills

Floors
- non-skid in kitchen and bathroom

Electrical
- electrical outlets minimum 53 cm (21") from floor level
- light switch immediately inside entrance

Kitchen
- standard refrigerator
- electric range (not gas), with controls at front of unit; "ON" indicator; simple to use
- counter 81 cm - 86 cm (32" - 34")
- cupboards - 142 cm (56") highest shelf, 30 cm (12") lowest shelf; not located over range; shelves adjustable
- small broom closet
- hot and cold taps clearly marked

Bathroom
- door opens outwards; can be unlocked from outside
- floor impervious to water; easy to maintain
- toilet height 43 cm (17")
- top of bathtub from floor 50 cm (20")
- height of wash basin 81 cm - 86 cm (32" - 34")
- medicine cabinet with top shelf maximum 152 cm (60") from floor, no glass shelving
- shower, fixed or hand-held, flexible cable type
- "L-shaped" grab rail in tub and by toilet, able to withstand 136 kg (300 lb.) pull
- hot and cold taps clearly marked and differently shaped
- heat lamp in ceiling

Windows
- large, low enough to look out of while sitting

T.V.
- outlets in living room and bedroom

Telephone
- jack in hall or kitchen and bedroom

Laundry
- easy access to laundry area

Waste Disposal
- easy access, near apartment

Temperature
- individual control in apartment

Balcony
- minimum depth 1.8 m (6'); minimum door step height; balcony door easy to operate

Storage
- preferable within the apartment

COST OF HOUSING

Great differences can be expected in what families can or must pay for housing. Families living in rural areas will generally find the cost of housing is less expensive than in cities but other costs such as transportation may be higher.

Older housing in the city core areas provides for significant stock of low-cost ownership and rental accommodation, but may not follow the shelter standards outlined earlier.

RENTAL COSTS

A. GOVERNMENT ASSISTED PROGRAMS

Several Government sponsored assistance programs are available in Manitoba through Manitoba Family Services and Housing to help lower and middle income families and senior citizens obtain better housing.

1. Public Housing and Non-Profit Housing

Both public and non-profit housing are administered by the Manitoba Housing Authority. In non-profit housing full-recovery rents are charged but up to 25% of the units may be subsidized.

Who is eligible:
Low and moderate income families, senior citizens and those with special housing needs who can not afford decent housing in the private market because of limited income may be eligible.

Rental Cost:
The rent is geared to income regardless of the size or type of accommodation provided.

Waiting Period
Waiting lists vary depending on location and size of the unit required.

Information on public and non-profit housing can be obtained by contacting:

Manitoba Housing Authority
Main Floor - 280 Broadway
Winnipeg, MB R3C 0R8
Telephone: 945-2611

or in Winnipeg:

Winnipeg District Office: 945-6847

Note: The Winnipeg Housing Rehabilitation Corporation operates independently. Contact: 949-2880.

2. Co-operative Housing:

Co-op housing provides affordable, modest housing for their members. Members pay an initial fee to purchase a member's share in the co-operative, then pay a monthly charge towards their share of the mortgage, taxes, and maintenance costs. The payment for the share is refunded when the member moves out of the co-operative.

Monthly housing charges vary because of age and location of the project and whether or not utilities are included in the rent.

Further information on co-operatives can be obtained through:

Housing Co-op Council of Manitoba
926-294 Portage Avenue
Winnipeg, Manitoba
R3C 0B9
Telephone: 943-5194

3. Shelter Allowances for Family Renters (SAFFR)

This program is designed to assist low income families to meet their rental obligations without undue strain on income.

Amount of Subsidy:
SAFFR provides provincial support to cover up to 90% of eligible rent over 25% of income for lower income families with children. There are limits on rents that are claimable. These maximums are $445 for 2 persons, $480 for 3 persons and $500 for 4 or more persons. The maximum SAFFR is $180 per month (October 2000).

As incomes increase and rents decrease in proportion to income, the assistance is reduced.

Who is Eligible:

- A two person household (one parent with one child) with an annual income of $19,384 or less.

- A three person household (one parent with two children or two parents with one child) with an annual income of $20,534 or less.

- A four person household (one parent with three or more children or two parents with two or more children) with an annual income of $21,684 or less.

NOTE: Persons residing in Public Housing or Rent Supplement Housing OR who are in receipt of Employment and Income assistance payments are not eligible for Shelter Allowances.

4. **Shelter Allowance for Elderly Renters (SAFER)**

This program provides direct cash assistance to senior citizens and other pensioners aged 55 or over who rent their living accommodation. It is designed to provide greater benefits to those obliged to spend an unreasonable portion of their income on rent.

Amount of Subsidy:
The amount of monthly allowance is based on an individual's or couple's total income from all sources and on the monthly rent paid. There are limits on rents that are claimable for SAFER assistance. These maximums are $405 per month for a single person, $455 per month for a couple.

The maximum SAFER benefit is $170 per month or $2,004 per year. As incomes increase and rents decrease in proportion to income, the assistance will be reduced. (October 1999)

Who is Eligible:

- Individuals 55 years of age or older, or if a couple, one member is 55 years of age or more, and

- You are a renter in Manitoba, and

- You or your spouse have a valid Manitoba Health Insured Benefits number, and

- You are a single renter with income less than $17,089 annually or if a couple with income less than $19,979 annually and you are spending more than 25% of income on rent.

NOTE:

Persons residing in Public Housing or Rent Supplement Housing are not eligible for Shelter Allowance benefits. In addition, Manitoba residents receiving Employment and Income assistance are not eligible for benefits.

For further information on these two programs, contact:

Shelter Allowance Programs
Main Floor - 280 Broadway
Winnipeg, Manitoba
R3C 0R8
Telephone: 945-2611
1-800-282-8069 (toll free)

B. RENTAL COSTS IN THE PRIVATE MARKET

The table below covers apartment structures of three or more self contained units which were completed and on the market at least three months prior to the survey period. Single detached, semi-detached and basement units are not included.

Rental rate information is gathered from privately-initiated rental stock through the voluntary co-operation of private apartment owners, property managers and building superintendents. An experienced group of enumerators took care to record precise rental costs wherever possible. Averages were taken in those cases where a variety of rents were charged due to variation in design or location of the same type of unit. For the most part, the rent figure used was a basic rent not including parking, cable TV or hydro charges.

Table H-1
RENTAL RATES BY BEDROOM UNIT TYPE*
(November 2000)

	Bachelor		1 Bedroom		2 Bedroom		3+ Bedroom	
	Month	Year	Month	Year	Month	Year	Month	Year
Winnipeg All Apartments	$339	$4,068	$473	$5,676	$588	$7,056	$729	$8,748
Brandon Apartments	$348	$4,176	$428	$5,136	$540	$6,480	$609	$7,308
Portage la Prairie	$307	$3,684	$423	$5,076	$515	$6,180	$470	$5,640
Thompson	$387	$4,644	$445	$5,340	$498	$5,976	$588	$7,056

* Based on figures from the Manitoba Rental Market Survey, November 2000 published by Canada Mortgage and Housing Corporation

EXPENSES RELATED TO RENTAL ACCOMMODATION

UTILITIES

Based on Winnipeg Hydro's average annual consumption figures of 5,400 kW.H, hydro costs are $427.16 a year or $35.60 a month. (See page 20)

Renters who must pay for heating, water or other costs, usually included in rent, should consult the section on costs of home ownership.

INSURANCE

A tenant's package policy is designed for people who live in rented premises. The coverage is similar to that of the homeowner's package policy except that the building itself is not included. This is the owner's responsibility. The policy contains tenant's legal liability insurance (protection against your responsibility for fire, explosion and smoke damage to the premises you actually occupy) and contents coverage.

A tenant's package policy is for apartment buildings with more than six suites. Coverage of $23,000 on contents and $1,000,000 personal liability with $500 deductible can be purchased for $151.00 a year or $12.58 a month (October 2000) and is allocated to rental costs.

Table H-2
AVERAGE TOTAL RENTAL COST IN WINNIPEG
(November 2000)

	Bachelor		1 Bedroom		2 Bedroom		3+ Bedroom	
	Month	Year	Month	Year	Month	Year	Month	Year
Rent	$339.00	$4,068.00	$473.00	$5,676.00	$588.00	$7,056.00	$729.00	$8,748.00
Utilities	35.60	427.16	35.60	427.16	35.60	427.16	35.60	427.16
Insurance	12.58	151.00	12.58	151.00	12.58	151.00	12.58	151.00
TOTAL	**$387.18**	**$4,646.16**	**$521.18**	**$6,254.16**	**$636.18**	**$7,634.16**	**$777.18**	**$9,326.16**

HOME OWNERSHIP COSTS

STANDARDS AND COST OF HOME OWNERSHIP

The cost of a mortgaged home is usually more than that of the recommended 3-bedroom dwelling on the rental market. For the purposes of the budget, a family with four members is used as the sample size.

Owned accommodation cannot be considered simply "adequate" in terms of the Guide's frame of reference. In the case of an elderly person or couple, the cost of a mortgage-free home may be less than that of the recommended one-bedroom dwelling in the private rental market, but the housing space involved is usually well above the minimum standard of adequacy.

Family home ownership becomes an important alternative for larger families, given the shortage of 4 and 5 bedroom apartments and townhouses.

ALERT - Farm Families and Self-Employed

Some housing costs (mortgage interest, fire and property insurance, repairs and maintenance related to structural expenses) may be allowable business expenses. Consult an accountant or Revenue Canada to determine the division of personal and business expenses.

THE STANDARD HOME

Because of the wide variations in size, type and cost of homes, a survey of all residential MLS sales has been used for the period from January to August 2000. (Source: Canada Mortgage & Housing Corporation)

The following were the average costs:

Winnipeg	-	$89,718
Brandon	-	$85,905
Portage la Prairie	-	$69,015
Thompson	-	$77,754

The home ownership costs are based on a basic 3-bedroom house with a dwelling space of approximately 93 sq. metres (1,000 sq. ft.). It is ten to twenty years old and has one bathroom, a full basement but no recreation room, fireplace, 50 foot lot appliances or garage. It is situated on a fully serviced lot in a modest neighbourhood.

This standard home, purchased in 2000 for $89,700 generally required at least a 10% down payment in order to make the mortgage payments a manageable amount within the home ownership budget. A down payment of $9,000 requires a mortgage of $80,700. A 7.8% interest rate for a 3 year term with a 25 year amortization period requires payments of $603.39 a month or $7,240.68 a year.

EXPENSES RELATED TO HOME OWNERSHIP

A guideline for home ownership costs other than mortgage principal and interest and taxes (PIT) is roughly 4% to 6% of the house value annually. *Example: An $87,000 house would cost between $3,480 and $5,220 annually to operate. A $50,000 house would cost between $2,000 and $3,000 annually.*

PROPERTY TAXES

Property taxes vary widely depending on the age and location of a house. The tax is based on the assessed value of a property and a sewer and water maintenance charge based on property frontage. The estimated tax bill for the standard home described above is $2,629 gross per year and $2,304 when the $325 property tax credit is applied. (Source: City of Winnipeg Residential Assessment Department, (October 2000)

INSURANCE

Insurance should cover the full replacement value of the house. This figure is based on a number of factors including cost per square foot to rebuild. The insured value is $77,000 as well as coverage of the contents of up to half the value of the house.

A broad form homeowners' policy of this amount, including $1,000,000 personal liability and other selected coverages with $500 deductible, can be purchased for $309.00 per year or $25.75 per month. (October 2000)

HOME MAINTENANCE

Home maintenance and repair costs are used in the calculation of home-ownership costs of the standard home.

Costs related to water drainage, plumbing, roofing, painting, windows, and fencing as well as many other items would be included in this category.

Maintenance costs, including equipment can be roughly calculated at 1% to 2% of house value per year for new houses and 3% or more for older houses.

Example: For a new $80,000 house allow between $800 and $1,600 annually. For a $80,000 older home budget for at least $2,400 annually.

At 3%, the home maintenance budget on a $89,700 home is $2,691 per year or $224.25 per month.

HOME HELP SERVICES

This budget provides for paid help that may be needed about the home for tasks requiring undue physical exertion, climbing, lighting, managing tools, etc. It would apply primarily to elderly or handicapped home owners. Another group might be single parent homeowners. It provides for 17 hours annually to owners based on payment of the minimum wage of $6.00 hourly (October 2000).

storm windows	-	2 hours
lawns	-	6 hours
snow removal	-	4 hours
miscellaneous	-	5 hours

TOTAL 17 hours x $6.00 = $102.00 per year

Table H-3
EXPENSES RELATED TO HOME OWNERSHIP
(November 2000)

	Month	Year
Property taxes	$192.00	$2,304.00
Insurance	25.75	309.00
Maintenance	224.25	2,691.00
Home help services	8.50	102.00
TOTAL	**$450.50**	**$5,406.00**

* Furnace maintenance is included in heating costs.

UTILITIES

While light, heat and water usually represent direct expenditures to home owners, these costs are often included in the rental costs paid by renters.

Utility companies supplied figures for average cost of gas and electricity for cooking, water heating, lighting and operating household appliances.

Utility companies report that no accurate means is available to develop quantity standards by family size.

Thus, the quantity standard shown by family size and the resulting costs are intended as general guides.

Utility costs can be very roughly calculated at 2% to 3% of the house value annually. Example: utility costs for a $50,000 house would be between $1000 and $1,500 annually. For an $87,000 house, between $1,740 and $2,610 annually.

ALERT - Farm Families and Self-Employed

Some utility costs may be allowable business expenses. Consult an accountant or Canada Customs and Revenue Agency to determine the division of business and personal expenses.

Electricity:

Cost of electrical energy use varies from one household to another depending on location and individual requirements. The insert which follows page 24, "Appliance Operating Costs" from Manitoba Hydro lists average residential consumption for appliances and equipment commonly used in Manitoba homes.

Manitoba Hydro has three zones for residential rates. Applicable City of Winnipeg, Provincial and Federal taxes are in addition to the rates indicated below in Table H-4.

When shopping for appliances check the EnerGuide rating. It tells you how much electricuty the appliance uses annually. Compare when you shop: the lower the EnerGuide number, the less electricity used and the more money you can save.

Call 1-800-3872000 for free publications or check the website at http://energuide.nrcan.gc.ca

Table H-4
MANITOBA HYDRO RESIDENTIAL RATES
(October 2000)

	Basic Charge	First 175 kW.H. @¢/kW.H	Balance of kW.H @¢/kW.H
Winnipeg (legal boundary)	$6.25	$0.058	$0.052
Medium density (100 metered services or more with a line density of at least 15 customers per kilometre - e.g. town)	$7.63	$0.065	$0.052
Low density (less than 100 metered services, outside of all other Rate zones - e.g. farm)	$13.65	$0.073	$0.052

The average cost per customer (not per person) in Winnipeg is based on an annual consumption of 7,546 kW.H. The cost is the basic charge and the first block for 12 months plus the remaining 5,446 kW.H at $.05. To this is added 7% PST, 7% GST and, in Winnipeg, 2.5% City of Winnipeg Tax. The annual cost is $556.16 per year.

This figure does not include a water heater which uses approximately 6,400 - 7,800 kW.H per year and costs an additional $384.73 - $468.89 per year depending on the size of the hot water tank and based on an average residential cost of electricity at $.05 per kW.H.

Winnipeg Hydro services Inner City Winnipeg. A lower disposable income, smaller accommodations, fewer household members and fewer appliances characterize this population. The average consumption of electrical energy is less - approximately 5,400 kW.H, for one year. The cost (including 7% PST, 7% GST and, in Winnipeg, 2.5% City of Winnipeg Tax) for 5,400 kW.H is $427.16 per year.

Table H-5
COST OF ELECTRICAL CONSUMPTION
(October 2000)

	Winnipeg		Medium Density		Low Density	
	Month	**Year**	**Month**	**Year**	**Month**	**Year**
7546 kW.H	$46.35	$556.16	$48.42	$581.06	$56.88	$682.57
Water Heating*	32.46	389.54	31.76	381.18	31.76	381.18
TOTAL	**$78.81**	**$945.70**	**$80.19**	**$962.24**	**$88.65**	**$1,063.75**
5400 kW.H	$35.60	$427.16	$37.90	$454.83	$46.36	$556.33
Water Heating*	32.46	389.54	31.76	381.18	31.76	381.18
TOTAL	**$68.06**	**$816.70**	**$69.67**	**$836.01**	**$78.13**	**$937.51**

* Based on Cascade 40 water heater

ALERT – Farm

Cost of Sentinel Yard light Tental and Flat Rate Energy (October 2000)

Watts	Rate per Month (including 7% PST & 7% GST)	Total per Year
175 MV	$9.64	$115.73
400 MV	$15.95	$191.38
100 HPS	$9.35	$112.18
150 HPS	$12.36	$148.29

Electric Heating Cost:

To heat a 93 sq. metre (1000 sq. ft.) 3 bedroom bungalow (built to the standard described at the bottom of page 22) requires 17,095 kW.H per year. *Applicable taxes for an all electric home in* Winnipeg are 0.5% City of Winnipeg, 1.4% PST and 7% GST. Based on $.05/kW.H plus taxes, the cost is $960.61 per year

Natural Gas:

Centra Gas Manitoba Inc. average residential rate is $5.56/mcf (thousand cubic feet) plus $10.00/month fixed charge. To this is added 1.4% PST and 7% GST, and in Winnipeg, 2.5% City of Winnipeg tax. (October 2000)

Where gas is available in rural areas and through brokers the rates may vary slightly.

Heating Cost:

To heat a 93 sq. metre (1,000 sq. ft.) 3-bedroom bungalow (built to the standard described at the bottom of page 22) with a furnace operating at 65% efficiency costs $686.69 per year based on the use of 89.76 mcf of natural gas.

A gas furnace should be cleaned and checked at least every two years. The average cost of this service including GST is $82.87. Therefore the annual average cost is $41.44 per year.

Water Heating Cost:

A family of 4 would average $209.80 per year or $17.49 per month.

Clothes dryer cost:

$.075 per load (45 min.) plus electricity to operate motor (less than $.01/load).

Cooking costs:

Cooking meals for a family of four costs approximately $37.01 per year or $3.08 per month. (3 hrs/day)

Oil:

To heat a 93 sq. metre (1,000 sq. ft.), 3-bedroom bungalow (built to the standard described at the bottom of page 22) with a furnace operating at 55% efficiency, would use approximately 2,885 litres (635 gallons) per year. The cost is $.54/litre plus GST. (October 2000)

Heating cost:

2,885 litres X $.54/litre plus 7% GST = $1,672.61 per year.

An oil furnace should be cleaned and checked annually. Although cost will vary depending on the condition of the furnace, an average cost including GST for one hour of servicing is $85.04 per year.

Propane:

The same sample bungalow (described at the bottom of page 22) with a furnace operating at 60% efficiency would use 4,016 litres (883 gallons) per year. The cost is $.49/litre (October 2000).

Heating Cost:

4016 litres X $.49/litre plus 7% GST = $2,095.56 per year

Furnace maintenance costs are the same as for a gas furnace - $41.44 per year.

Table H-6
ESTIMATED HOME HEATING COSTS*
(October 2000)

	Month	Year
Electricity		
Electricity	80.05	960.61
Furnace Maintenance	-	-
TOTAL	**$80.05**	**$960.61**
Gas		
Fuel	57.22	686.69
Furnace Maintenance	3.45	41.44
TOTAL	**$60.68**	**$728.12**
Oil		
Fuel	139.38	1,672.61
Furnace Maintenance	7.09	85.04
TOTAL	**$146.47**	**$1,757.65**
Propane		
Fuel	174.63	2,095.56
Furnace Maintenance	3.45	41.44
TOTAL	**$178.08**	**$2,137.00**

* **Housing standard for home heating**:

93 square metres (1000 sq. ft.) with the following insulation: ceiling - R36, walls - R12, basement - R7 to 0.6m (2 ft.) below grade, and ½ air change per hour. Homes that are not as well insulated or air tight as the sample house could cost significantly more to heat.

Water

Costs shown represent a flat rate consumption in Winnipeg and applies to a 3-bedroom home with one basin, one bath, one toilet, one kitchen sink, one pair of laundry tubs and includes sewer service.

Average use is 1,600 cubic feet a quarter (10,000 gallons a quarter or 45,460 litres). At $5.48/hundred cubic feet plus a quarterly charge of $12.26 the cost is $99.94 per quarter or $399.78 per year (October 2000).

Table H-7
ESTIMATED COST OF WATER
(October 2000)

Month	Year
$33.31	**$399.78**

ALERT – Rural

Costs for residential use of a private well and septic system are: electricity to operate pump - $15.53/year, one annual cleaning of the septic tank - $64.95 including GST/year for a total of $80.48 per year. (October 2000)

Costs related to purchase and maintenance of well pump and water softening equipment are extra.

Table H-8

COMPARISON OF MORTGAGED HOME OWNERSHIP AND RENTAL COSTS IN WINNIPEG

(October 2000)

		Month	Year
Standard Owned Home			
2000 Acquisition Price - $89,700			
Equity - $9,000			
Mortgage - $80,700 @ 7.8%			
Carrying Costs (25 year amortization)		603.39	7,240.68
Property Taxes		192.00	2,304.00
Utilities		172.80	2,073.60
Water	399.78 / year		
Gas Heating	728.12 / year		
Electricity	945.70 / year		
(Including hot water heating)			
Maintenance, repairs		218.00	2,691.00
Insurance		24.58	309.00
TOTAL HOME OWNERSHIP COSTS		**$1,218.19**	**$14,618.28**
Three Bedroom Apartment			
Average Rent		729.00	8,748.00
Electricity (excluding hot water and space heating)		35.60	427.16
Insurance		12.58	151.00
TOTAL RENTAL COSTS		**$777.18**	**$9,326.16**

HOME FURNISHINGS AND EQUIPMENT

The budget for home furnishings and equipment assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, the average costs shown do not necessarily represent actual expenditures per year, but budget allocations (or savings) required to maintain basic inventories of furnishings and equipment. Governing factors in the selection of items to be priced were low cost and durability.

Annual replacement rates required to maintain adequate inventories of home furnishings and equipment for families of specified sizes and types are shown in detail in Table HE-3. The replacement rates shown reflect the expected durability of various articles. Thus, an item lasting five years is shown as 1/5 (one in five years). These replacement rates also reflect a means of prorating costs to an annual basis.

Many families today purchase major home furnishing items on instalment plans, or through some other form of credit. The costs shown represent annual allocations for cash purchases of all items. If credit is used, costs would be higher.

The budget includes prorated costs of living room and bedroom furniture, chests for storage of personal belongings and household linens, household linens in sufficient quantity to permit regular changes, and kitchen equipment and appliances. The cost of a refrigerator and range is assumed to be included in rent. For renters who must supply their own and homeowners, there are separate costings for these appliances. Freezers are also included as a separate item because families may have a freezer in order to reduce food costs by buying in bulk, on sale, or in season. The annual cost of owning and operating a 12.2 cu. ft. chest freezer, assuming $.05 per kW.h operating cost, is approximately $48.08 per year including taxes. (October 2000)

A washer and dryer are provided as this alternative is cheaper than using coin operated laundry facilities. If living accommodations do not permit the installation of these appliances, the cost of coin operated laundries is on page 34.

The smaller household furnishings and equipment, including kitchen and bathroom equipment and accessories, utensils, tableware, and small appliances were priced from the Sears catalogue, Canadian Tire Associate Stores and Wal-Mart. Large household furnishings were priced from the Sears catalogue.

Home furnishings that are primarily for recreation (e.g., radio, television) have been included in the section on Recreation.

Table HE-2 includes totals for the initial cost of all listed home furnishings and equipment. These figures could be used as cost guidelines for setting up new households.

Table HE-1
AVERAGE REPLACEMENT COSTS FOR HOME FURNISHINGS AND EQUIPMENT
(October 2000)

Family Size	No Range or Refrigerator **		Including Range and Refrigerator **	
Non-Elderly Families	**Month**	**Year**	**Month**	**Year**
1	53.53	642.33	60.49	725.93
2 (adults)	61.82	741.80	68.78	825.40
2 (1adult, 1 child)	65.95	791.45	72.92	875.05
3 (1adult, 2 children)*	78.61	943.28	85.57	1,026.88
3 (2adult, 1 child)*	76.54	918.46	83.51	1,002.06
4	91.26	1,095.12	98.23	1,178.72
5 *	104.34	1,252.05	111.74	1,340.87
6 *	117.41	1,408.97	125.25	1,503.02
7 *	130.49	1,565.90	138.76	1,665.17
8	143.57	1,722.82	152.28	1,827.32
Elderly Families				
1	49.77	597.21	56.73	680.81
2	59.78	717.38	66.75	800.98

* Although this family grouping is not found in Tables HE-2 & HE-3, a cost has been calculated based on totals in Table HE-2

** A freezer costs an additional $2.09 per month or $25.08 per year for a family of 1-4 persons and $2.61 per month or $31.35 per year for 5-8 persons. This does not include the cost of operating the freezer which is approximately $23.00 per year.

Table HE-2
SUMMARY OF HOME FURNISHINGS AND EQUIPMENT COSTS
(October 2000)

	Non-Elderly Families					Elderly Families		Unit Costs
	One Person	Two Adults	One Adult One Child	Four Persons	Eight Persons	One Person	Two Persons	
Living Room and Dining Area	207.43	251.13	251.13	319.06	421.65	201.90	260.17	3,216.00
Adult's Bedroom	88.95	95.45	88.95	95.45	99.95	92.95	92.95	1,684.00
Child's Bedroom	-	-	50.05	94.76	211.05	-	-	747.00
Kitchen Equipment and Tableware	91.55	95.30	95.30	134.63	187.93	54.95	58.70	607.00
Household Linens	74.30	107.60	107.60	185.40	438.00	62.90	106.30	535.00
Appliances and Related Equipment	96.05	96.05	96.05	119.60	136.37	106.40	106.40	1,509.00
Bathroom Accessories	5.17	5.17	5.17	11.73	16.30	4.77	4.77	152.00
Subtotal	**563.45**	**650.70**	**694.25**	**960.64**	**1,511.25**	**523.87**	**629.28**	**8,450.00**
GST (7%) & PST (7%)	78.88	91.10	97.20	134.49	211.57	73.34	88.10	1,183.00
Total	**642.33**	**741.80**	**791.45**	**1,095.12**	**1,722.82**	**597.21**	**717.38**	**9,633.00**
Range and Refrigerator	73.33	73.33	73.33	73.33	91.67	73.33	73.33	1,100.00
GST (7%) & PST (7%)	10.27	10.27	10.27	10.27	12.83	10.27	10.27	154.00
Total	**725.93**	**825.40**	**875.05**	**1,178.72**	**1,827.32**	**680.81**	**800.98**	**10,887.00**
Also including Freezer	22.00	22.00	22.00	22.00	27.50	22.00	22.00	440.00
GST (7%) & PST (7%)	3.08	3.08	3.08	3.08	3.85	3.08	3.08	61.60
TOTAL	**$751.01**	**$850.48**	**$900.13**	**$1,203.80**	**$1,858.67**	**$705.89**	**$826.06**	**$11,388.60**

Table HE-3
REPLACEMENT RATES AND COSTS OF HOME FURNISHINGS AND EQUIPMENT
(October 2000)

	Quantity Standards						Annual Budget Costs						Unit Cost
	Non-Elderly				Elderly		Non-Elderly				Elderly		
	One Pers	Two Pers	Four Pers	Eight Pers	One Pers	Two Pers	One Pers	Two Pers	Four Pers	Eight Pers	One Pers	Two Pers	
Living Room & Dining Area													
bed Chesterfield	1/15	1/15	1/15	1/10	1/15	1/15	46.60	46.60	46.60	69.90	46.60	46.60	699
Easy Chair/Ottoman	1/20	1/10	1/10	1/10	1/15	2/15	18.75	37.50	37.50	37.50	25.00	50.00	375
Reclining Chair	1/20	1/10	1/10	1/10	1/15	2/15	24.95	49.90	49.90	49.90	33.27	66.53	499
Wall Unit /Shelves	1/20	1/20	1/10	1/10	1/20	1/20	5.00	5.00	10.00	10.00	5.00	5.00	100
Coffee Table	1/20	1/20	1/10	1/10	1/15	1/15	5.00	5.00	10.00	10.00	6.67	6.67	100
End Tables (2)	1/10	1/10	2/10	2/10	1/15	1/15	17.00	17.00	34.00	34.00	11.33	11.33	170
Table Lamps (2)	1/10	1/10	1/8	1/4	1/15	1/15	8.50	8.50	10.63	21.25	5.67	5.67	85
Floor or Pole Lamp	1/10	1/10	1/5	1/5	1/15	1/15	17.80	17.80	35.60	35.60	11.87	11.87	178
Floor Covering/Rug	1/15	1/15	1/10	1/5	1/15	1/15	10.00	10.00	15.00	30.00	10.00	10.00	150
Window Covering/ Draperies	1/15	1/15	1/10	1/5	1/15	1/15	10.33	10.33	15.50	31.00	10.33	10.33	155
Sheer Curtains	1/5	1/5	1/5	1/2	1/15	1/15	11.00	11.00	11.00	27.50	3.67	3.67	55
Dining Table and 6 Chairs	1/20	1/20	1/15	1/10	1/20	1/20	32.50	32.50	43.33	65.00	32.50	32.50	650
TOTAL							**$207.43**	**$251.13**	**$319.06**	**$421.65**	**$201.90**	**$260.17**	**$3,216**
Adult Bedroom													
Double Metal Frame	1/20	1/20	1/20	1/20	1/20	1/20	2.50	2.50	2.50	2.50	2.50	2.50	50
Mattress and Box Spring	1/15	1/15	1/15	1/15	1/15	1/15	22.00	22.00	22.00	22.00	22.00	22.00	330
Headboard	1/20	1/20	1/20	1/20	1/20	1/20	7.50	7.50	7.50	7.50	7.50	7.50	150
Dresser	1/20	1/20	1/20	1/20	1/20	1/20	17.50	17.50	17.50	17.50	17.50	17.50	350
Night Tables (2)	1/20	1/20	1/20	1/20	1/20	1/20	10.00	10.00	10.00	10.00	10.00	10.00	200
Table Lamps (2)	1/15	1/15	1/15	1/10	1/15	1/15	4.00	4.00	4.00	6.00	4.00	4.00	60
Framed Mirror	1/20	1/10	1/10	1/10	1/20	1/20	6.50	13.00	13.00	13.00	6.50	6.50	130
Chest/Armoire	1/20	1/20	1/20	1/20	1/20	1/20	13.95	13.95	13.95	13.95	13.95	13.95	279
Runners or Scatter Rugs (2)	-	-	-	-	1/15	1/15	-	-	-	-	4.00	4.00	60
Window Covering/ Draperies	1/15	1/15	1/15	1/10	1/15	1/15	5.00	5.00	5.00	7.50	5.00	5.00	75
TOTAL							**$88.95**	**$95.45**	**$95.45**	**$99.95**	**$92.95**	**$92.95**	**$1,684**
Children's Bedroom													
Bed Frame	-	1/20	1/10	1/5	-	-	-	2.00	4.00	8.00	-	-	40
Mattress and Box Spring	-	1/15	1/8	1/4	-	-	-	16.67	31.25	62.50	-	-	250
Single Dresser	-	1/20	1/10	1/5	-	-	-	5.45	10.90	21.80	-	-	109
Desk	-	1/20	1/9	1/4	-	-	-	6.50	14.44	32.50	-	-	130
Chair for Desk	-	1/20	1/10	1/4	-	-	-	1.50	3.00	7.50	-	-	30
Night Table	-	1/20	1/10	1/5	-	-	-	3.00	6.00	12.00	-	-	60
Accent Lamp	-	1/15	1/10	1/5	-	-	-	1.67	2.50	5.00	-	-	25
Desk Lamp	-	1/15	1/9	1/4	-	-	-	1.00	1.67	3.75	-	-	15
Area Rugs (2)	-	1/5	1/3	1	-	-	-	9.60	16.00	48.00	-	-	48
Window Covering/ Draperies	-	1/15	1/8	1/4	-	-	-	2.67	5.00	10.00	-	-	40
TOTAL								**$50.05**	**$94.76**	**$211.05**	-	-	**$747**

Table HE-3 (cont'd)
REPLACEMENT RATES AND COSTS OF HOME FURNISHINGS AND EQUIPMENT
(October 2000)

	Quantity Standards						Annual Budget Costs						Unit Cost
	Non-Elderly				Elderly		Non-Elderly				Elderly		
	One Pers	Two Pers	Four Pers	Eight Pers	One Pers	Two Pers	One Pers	Two Pers	Four Pers	Eight Pers	One Pers	Two Pers	
Kitchen Equipment & Tableware													
Cookware	1/10	1/10	1/7	1/7	1/15	1/15	15.00	15.00	21.43	21.43	10.00	10.00	150
Food Preparation and Kitchen Equipment	1/5	1/5	1/4	1/3	1/10	1/10	55.20	55.20	69.00	92.00	27.60	27.60	276
Flatware and											0.00	0.00	
Glassware (service for 8)	1/12	1/6	1/3	1/2	1/12	1/6	3.75	7.50	15.00	22.50	3.75	7.50	45
Tableware (service for 8)	1/10	1/10	1/5	1/3	1/10	1/10	9.60	9.60	19.20	32.00	9.60	9.60	96
Window Covering/ Curtains	1/5	1/5	1/4	1/2	1/10	1/10	8.00	8.00	10.00	20.00	4.00	4.00	40
TOTAL							**$91.55**	**$95.30**	**$134.63**	**$187.93**	**$54.95**	**$58.70**	**$607**
Household Linens													
Mattress Pad-Double	1/10	1/10	1/5	1/5	1/10	1/10	2.40	2.40	4.80	4.80	2.40	2.40	24
Mattress Pad-Twin	-	1/10	1/5	1/5	-	1/10	-	1.80	3.60	3.60	-	1.80	18
Pillows (2)	1/10	1/5	2/5	4/5	1/10	1/5	2.00	4.00	8.00	16.00	2.00	4.00	20
Sheets, pair and 2 pillow cases (double)	1/2	1/2	1/2	1/2	1/5	2/5	20.00	20.00	20.00	20.00	8.00	16.00	40
Sheets, pair and pillow cases (twin)	1/2	1/2	1/1	3/1	1/5	2/5	12.50	12.50	25.00	75.00	5.00	10.00	25
Lightweight Blankets-(double)	1/10	1/10	1/10	1/10	1/10	1/10	3.30	3.30	3.30	3.30	3.30	3.30	33
Lightweight Blankets-(twin)	-	1/5	1/3	1/1	-	-	-	5.00	8.33	25.00	-	-	25
Thermal Blankets-(double) (2)	1/10	1/10	1/10	1/10	1/10	1/10	3.00	3.00	3.00	3.00	3.00	3.00	30
Thermal Blankets -(twin)(2)	-	1/5	1/3	1	-	-	-	6.00	10.00	30.00	-	-	30
Quilted Bedspread, (double)	1/10	1/10	1/10	1/10	1/10	1/10	4.50	4.50	4.50	4.50	4.50	4.50	45
Quilted Bedspread, (twin)	-	1/10	1/3	1	-	-	-	3.50	11.67	35.00	-	-	35
Bath Towels (6)	1/6	1/3	2/3	4/3	1/5	2/5	5.83	11.67	23.33	46.67	7.00	14.00	35
Hand Towels (2)	1/6	1/3	2/3	4/3	1/5	2/5	1.67	3.33	6.67	13.33	2.00	4.00	10
Washcloths (6)	1/6	1/3	2/3	4/3	1/5	2/5	3.00	6.00	12.00	24.00	3.60	7.20	18
Shower Curtain	1/10	1/10	1/5	1/5	1/10	1/10	1.00	1.00	2.00	2.00	1.00	1.00	10
Window Covering	1/10	1/10	1/5	1/5	1/10	1/10	1.20	1.20	2.40	2.40	1.20	1.20	12
Rubber Tub Mat	1/10	1/10	1/5	1	1/10	1/10	1.00	1.00	2.00	10.00	1.00	1.00	10
Bath Mat	1/10	1/10	1/5	1	1/10	1/10	1.50	1.50	3.00	15.00	1.50	1.50	15
Tea Towels (12)	1/8	1/4	1/2	1	1/10	1/5	3.75	7.50	15.00	30.00	3.00	6.00	30
& Dishcloths (12)	1/8	1/4	1/2	1	1/10	1/5	0.75	1.50	3.00	6.00	0.60	1.20	6
Tablecloth	1/10	1/10	1/5	1	1/5	2/5	2.70	2.70	5.40	27.00	5.40	10.80	27
Table Protector	1/10	1/10	1/5	1	1/5	1/5	1.00	1.00	2.00	10.00	2.00	2.00	10
Placemats (4)	1/8	1/8	1/4	3/2	1/4	1/2	0.88	0.88	1.75	10.50	1.75	3.50	7
Table Napkins (4)	1/8	1/8	1/4	3/2	1/4	1/2	1.63	1.63	3.25	19.50	3.25	6.50	13
Oven Mitts/Pot Holders	1/10	1/10	1/5	1/5	1/5	1/5	0.70	0.70	1.40	1.40	1.40	1.40	7
TOTAL							**$74.30**	**$107.60**	**$185.40**	**$438.00**	**$62.90**	**$106.30**	**$535**

Table HE-3 (cont'd)
REPLACEMENT RATES AND COSTS OF HOME FURNISHINGS AND EQUIPMENT
(October 2000)

	Quantity Standards						Annual Budget Costs						Unit Cost
	Non-elderly				Elderly		Non-Elderly				Elderly		
	One Pers	Two Pers	Four Pers	Eight Pers	One Pers	Two Pers	One Pers	Two Pers	Four Pers	Eight Pers	One Pers	Two Pers	
Appliances and Related Equipment													
Toaster	1/12	1/12	1/12	1/10	1/15	1/15	1.33	1.33	1.33	1.60	1.07	1.07	16
Hand Food Mixer	1/10	1/10	1/10	1/8	1/15	1/15	2.00	2.00	2.00	2.50	1.33	1.33	20
Electric Kettle	1/10	1/10	1/10	1/8	1/15	1/15	2.30	2.30	2.30	2.88	1.53	1.53	23
Blender	1/10	1/10	1/10	1/8	1/15	1/15	3.70	3.70	3.70	4.63	2.47	2.47	37
Electric Frypan	1/10	1/10	1/10	1/8	1/15	1/15	4.00	4.00	4.00	5.00	2.67	2.67	40
Electric Iron	1/15	1/15	1/10	1/6	1/15	1/15	1.47	1.47	2.20	3.67	1.47	1.47	22
Washing Machine	1/15	1/15	1/10	1/10	1/15	1/15	32.60	32.60	48.90	48.90	32.60	32.60	489
Dryer	1/15	1/15	1/12	1/10	1/15	1/15	25.20	25.20	31.50	37.80	25.20	25.20	378
Sewing Machine and Case	1/25	1/25	1/25	1/20	1/20	1/20	6.80	6.80	6.80	8.50	8.50	8.50	170
Fire Extinguisher	1/20	1/20	1/20	1/20	1/3	1/3	1.50	1.50	1.50	1.50	10.00	10.00	30
Smoke Detector	1/10	1/10	1/10	1/10	1/10	1/10	0.40	0.40	0.40	0.40	0.40	0.40	4
Vacuum Cleaner	1/15	1/15	1/15	1/12	1/15	1/15	12.00	12.00	12.00	15.00	12.00	12.00	180
Heater/Fan	-	-	-	-	1/15	1/15	-	-	-	-	4.00	4.00	60
Ironing Board and Ironing Board Pad	1/20	1/20	1/17	1/10	1/15	1/15	1.25	1.25	1.47	2.50	1.67	1.67	25
Clock Radio	1/10	1/10	1/10	1/10	1/10	1/10	1.50	1.50	1.50	1.50	1.50	1.50	15
Subtotal							**96.05**	**96.05**	**119.60**	**136.37**	**106.40**	**106.40**	**1,509**
Including:													
Electric Range	1/15	1/15	1/15	1/12	1/15	1/15	26.67	26.67	26.67	33.33	26.67	26.67	400
Refrigerator	1/15	1/15	1/15	1/12	1/15	1/15	46.67	46.67	46.67	58.33	46.67	46.67	700
Subtotal							**169.38**	**169.38**	**192.94**	**228.03**	**179.73**	**179.73**	**2,609**
Also including:													
Freezer	1/20	1/20	1/20	1/16	1/20	1/20	22.00	22.00	22.00	27.50	22.00	22.00	440
TOTAL							**$191.38**	**$191.38**	**$214.94**	**$255.53**	**$201.73**	**$201.73**	**$3,049**
Bathroom Accessories													
Laundry Hamper	1/15	1/15	1/12	1/10	1/15	1/15	1.00	1.00	1.25	1.50	1.00	1.00	15
Bathroom Scale	1/15	1/15	1/12	1/10	1/15	1/15	1.27	1.27	1.58	1.90	1.27	1.27	19
Towel Rack	-	-	1/20	1/10	-	-	-	-	2.00	4.00	-	-	40
Space-Saver Wall Unit	-	-	1/20	1/10	-	-	-	-	2.00	4.00	-	-	40
Wooden Drying Rack	1/20	1/20	1/20	1/20	1/20	1/20	0.90	0.90	0.90	0.90	0.90	0.90	18
Waste Basket	1/10	1/10	1/5	1/5	1/10	1/10	0.80	0.80	1.60	1.60	0.80	0.80	8
Soap Dish	1/10	1/10	1/5	1/5	1/15	1/15	0.60	0.60	1.20	1.20	0.40	0.40	6
Toilet Brush & Stand	1/10	1/10	1/5	1/5	1/15	1/15	0.60	0.60	1.20	1.20	0.40	0.40	6
TOTAL							**$5.17**	**$5.17**	**$11.73**	**$16.30**	**$4.77**	**$4.77**	**$152**

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HOUSEHOLD OPERATION

Amounts required for all items for household operations were taken from the Guides for Family Budgeting 1983, Social Planning Council of Metropolitan Toronto. Studies of family consumption and expenditures were consulted in making judgements of quantities required.

All households are allocated a washer and a dryer in the home furnishings section for reasons of economy. If space is a problem, apartment size or compact washers and dryers are recommended. If coin operated laundering is the only option, refer to Coin Laundry Costs on page 34.

Table HO-1
AVERAGE COSTS FOR HOUSEHOLD OPERATION
(October 2000)

Family Size	Month	Year
1 Person	$13.73	$164.77
2 Persons	$24.49	$293.83
3 Persons	$31.90	$382.81
4 Persons	$39.32	$471.79
5 Persons	$45.81	$549.75
6 Persons	$52.31	$627.70
7 Persons	$58.80	$705.66
8 Persons	$65.30	$783.61
Additional cost for		
Infant Clothing	$2.47	$29.66
Diapers	$5.69	$68.25

Table HO-2
STANDARDS AND COSTS OF HOUSEHOLD OPERATION
(October 2000)

		Aver.	1 Person		2 Persons		4 Persons		8 Persons	
		Cost	Amt.	Cost	Amt.	Cost	Amt.	Cost	Amt.	Cost
Laundry, Cleaning and Maintenance										
Detergent Powder	2.2kg	5.61	4.5	25.25	9	50.49	18	100.98	36	201.96
Detergent Liquid	1.4L	3.14	3	9.43	5	15.72	8	25.15	11	34.58
Fabric Softener	50 sheets	1.69	1	1.69	2	3.38	4	6.76	8	13.52
Bleach	3.6L	1.55	2	3.10	4	6.20	6	9.30	8	12.40
Scouring Powder	400g	1.34	7	9.40	12	16.12	17	22.84	22	29.55
Scouring Pads	nylon - pkg of 4	1.79	3	5.37	7	12.53	10	17.90	14	25.06
Floor Wax	795 ml	5.93	2	11.85	3	17.78	4	23.71	5	29.63
Light Bulbs	pkg of 2	1.98	5	9.90	6	11.88	9	17.82	12	23.76
Subtotal				**75.99**		**134.10**		**224.45**		**370.46**
Other* (% of above)	25%			19.00		33.52		56.11		92.62
Total A				**$94.99**		**$167.62**		**$280.56**		**$463.08**
Paper Supplies										
Serviettes	pkg of 150	1.93	5	9.67	6	11.60	8	15.47	14	27.07
Toilet tissue	2 ply, 250 sheets /roll - pkg of 8	3.39	6	20.36	13	44.11	20	67.87	36	122.16
Paper Towels	2 ply, 100 sheets /roll - pkg of 2	2.38	3	7.14	5	11.90	7	16.66	8	19.04
Subtotal				**37.17**		**67.61**		**99.99**		**168.27**
Other** (% of above)	33.3%			12.38		22.52		33.30		56.03
Total B				**$49.54**		**$90.13**		**$133.29**		**$224.30**
Total of A & B				**144.53**		**257.75**		**413.85**		**687.38**
GST (7%) & PST (7%)				20.23		36.08		57.94		96.23
TOTAL				**$164.77**		**$293.83**		**$471.79**		**$783.61**

* Includes other cleaners, supplies, tools and equipment.

** Includes wraps, foil, tapes, glues, string, etc.

Additional annual quantities and costs for diapers and infant clothing.

Infant Clothing				
Soap	1.8kg box	$9.06	6	**$54.36**
Fabric Softener	50 sheets	$1.69	1	**$1.69**
Diapers				
Soap	1.8kg box	$9.06	6	**$54.36**
Bleach	2.0kg box	$5.51	1	**$5.51**

Table HO-3
LAUNDRY AIDS COST
(October 2000)

	Cost per Wash	Loads per Week	Cost Week	Cost Month	Cost Year
Adult					
Detergent	$0.243	2	0.49	2.10	25.25
Bleach	$0.060	1	0.06	0.26	3.10
Fabric Softener	$0.033	1	0.03	0.14	1.69
Subtotal			**0.58**	**2.50**	**30.04**
GST (7%) & PST (7%)			0.08	0.35	4.20
TOTAL			**$0.66**	**$2.85**	**$34.24**
Child					
Detergent	$0.243	2	0.49	2.10	25.25
Bleach	$0.060	1	0.06	0.26	3.10
Fabric Softener	$0.033	1	0.03	0.14	1.69
Subtotal			**0.58**	**2.50**	**30.04**
GST (7%) & PST (7%)			0.08	0.35	4.20
TOTAL			**$0.66**	**$2.85**	**$34.24**
Infant					
A. Clothing					
Soap (Ivory Snow)	$0.348	3	1.05	4.53	54.36
Fabric Softener	$0.033	1	0.03	0.14	1.69
Subtotal			**1.08**	**4.67**	**56.05**
GST (7%) & PST (7%)			0.15	0.65	7.85
Total A			**1.23**	**5.32**	**63.90**
B. Diapers (1 load every 3 days)					
Soap (Ivory Snow)	$0.448	2 1/3	1.05	4.53	54.36
Bleach (20 Mule Team Borax)	$0.212	1/2	0.11	0.46	5.51
Subtotal			**1.15**	**4.99**	**59.87**
GST (7%) & PST (7%)			0.16	0.70	8.38
Total B			**1.31**	**5.69**	**68.25**
TOTAL (A & B)			**$2.54**	**$11.01**	**$132.15**
Toddler (Diapers Only)					
1 - 2 years*					
Soap (Ivory Snow)	$0.448	2 1/3	1.05	4.53	54.36
Bleach (20 Mule Team Borax)	$0.212	1/2	0.11	0.46	5.51
Subtotal			**1.15**	**4.99**	**59.87**
GST (7%) & PST (7%)			0.16	0.70	8.38
TOTAL			**$1.31**	**$5.69**	**$68.25**
2 - 2 1/2 years**					
(One half annual cost)					
TOTAL			**$0.66**	**$2.84**	**$34.13**

* If only disposable diapers are used, the household operation budget would be reduced by the cost of laundering diapers

** If a toddler wears diapers after 2 1/2 years, add the monthly amount for those months only.

Table HO-4
COIN LAUNDRY STANDARDS AND COSTS*
(October 2000)

Family Size	Number of loads		Cost		
	per week	per year	Week	Month	Year
1	2	104	5.10	22.10	265.20
2	4	208	10.20	44.20	530.40
3	6	312	15.30	66.30	795.60
4	8	416	20.40	88.40	1,060.80
5	10	520	25.50	110.50	1,326.00
6	12	624	30.60	132.60	1,591.20
7	14	728	35.70	154.70	1,856.40
8	16	832	40.80	176.80	2,121.60
Additional					
Infant clothing	1 (additional)	52	2.55	11.05	132.60
Diapers	2 1/3	121	5.95	25.78	309.40

*** Cost per load**

Washer - $1.42
Dryer - $1.13
TOTAL - $2.55

CLOTHING

While the food categories are based on scientific nutritional standards, there are no such standards for clothing. The standards are considered to be matters of judgement since clothing is largely social. The clothing budgets developed include ten different categories for infants, children and adults dependant on age, sex and workplace. Two new categories added in 1993 include the Blue Collar Woman and Home-based Man. All categories take into consideration seasonal requirements at moderate replacement costs and of sufficient variety and quality to assure physical comfort and social ease.

Low cost, durability and fashionable were the objectives that were considered when pricing clothing items. Major considerations include:

a) Hygiene requirements - There must be sufficient clothing so that personal cleanliness can be maintained, assuming two laundry loads per person weekly. (For families of two or more children, this is the equivalent of laundry done twice weekly).
b) Growth needs - Sufficient clothing is provided for young children and teenagers so as to maintain a reasonable fit.
c) Social acceptability - Clothing needs are largely socially determined. Accordingly, actual family clothing practices provided the guidance for clothing needs. Judgements were made taking into account special clothing needs. For example, clothing needs vary with one's employment.
d) Clothing requirements for employed people - Jobs where ordinary dress is worn was assumed. The costs for a male or female doing farm work would be similar to a blue collar worker.
e) Pregnant women and infants - In addition to the regular clothing budget, provision is made for special clothing for these two groups.
f) Retired persons - The clothing inventory for active adults and retired persons is practically the same. For the latter, however, replacement rates are generally lower resulting in lower budget costs. These "differences" need no special justification.

Natural fibres such as cotton, wool, linen and silk are comfortable to wear. They do require more care than man-made fabrics. However, if natural fibres are cared for properly they are long lasting.

Man-made fibres such as polyester, nylon, rayon, spandex, and acrylic are easily cared for. Man-made are durable, lightweight and versatile. These qualities affect replacement rates. The better quality man-made fabrics are comparable in cost to natural fibres.

The clothing budget represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing or costs of replacement. The annual replacement rates of clothing, the basic stocks and budget cost are shown in Tables for specified age-sex groups and by employment status. Standards for dry cleaning and repairs are a percentage of the total budget. Laundry costs are included in the section on Household Operation.

In addition, to the regular clothing budget, provision is made for special clothing and related needs for pregnant mothers and for infants. These have been separately identified. Maternity clothes and layettes for subsequent pregnancies will be 25% of the first time costs. The standard for maternity clothes and infant needs may be found in Tables C-2 and C-3.

Items were priced primarily in the summer and winter 2000 Sears catalogues as this source has been found to represent average costs available to both urban and rural shoppers. The prices, in general, represent the low end of the price range of each article and therefore the budgets represent a basic cost. Families may need to make adjustments to these figures based on their personal clothing standards.

SPECIAL CLOTHING CONCERNS AND SUGGESTIONS

A. Clothing for the Elderly

The Committee felt that it would be useful to set down some requirements in style, cut and quality that have special reference to elderly persons.

a) Garments should be designed to accommodate changes in physique which come with age and should be proportional to elderly figures. Such changes are more pronounced in women than in men. Thus, garments require a shorter trunk and narrow shoulders relative to abdominal and hip width in dresses and coats, and larger collars in shirts. Extra length should be provided in the upper part of the back to accommodate rounded shoulders and stooped posture.

b) Dresses should be enlarged at the waist and styled so as to draw attention away from it. Styling should note that belts are difficult to keep in place without a natural waistline.

c) All garments should be designed so that the elderly may dress without reaching to the back or extending the arm over the head. Garments that can be put on as a coat or stepped into facilitate dressing.

d) Girdles should be designed so as to support sagging muscles rather than to constrict the figure. Zippers are easier to manipulate than small hooks.

e) Trousers for men should be enlarged at the waist and shortened in the back. Coats should be enlarged at the waist but not in the shoulders.

f) Shoes should be well-designed with good arch support and well-balanced as walking becomes more uncertain. Preferably, they can be stepped into without bending. They should be long enough to allow full movement of toes with a straight inner line of foot.

g) What is needed in general are attractive, mature styles in a low price range and adapted to leisure. Older persons tend to buy more conservative and practical clothing. While paying less attention to current fashions, appearance remains important.

h) Colours should be soft. Fabrics should provide maximum warmth and coverage with limited weight. Materials used in dresses, shirts and undergarments should be soft and with soft seams so as not to produce irritation.

i) All clothing should be easy to care for since many elderly must look after their own laundry.

In view of these and other requirements, it will be recognized that it is difficult to find a choice of clothing for this age group. Thus, the need to alter purchased clothing must always be anticipated. Alterations are easier to do and are done more often on women's garments than they are on men's.

B. Infant's Clothing

Clothing should:

a) be made of an absorbent and comfortable-to-wear fabric

b) be washable and easy to care for

c) open the entire length or have generous openings for the head

d) have grip fasteners which are handy and safe

e) have secure buttons and tapes

C. Children's Clothing

a) Labels - should be securely sewn into the garment, and should clearly indicate:
   (a) detailed information on fibre content of fabric or garment.
   b) laundering or cleaning instructions (in words or by means of a series of symbols).

b) Fabrics
   - soft, absorbent, easy to care for, pliable, lightweight, no sizing present.
   - some of the hardest wearing fabrics for children's clothes are denim, cotton gabardine, poplin, corduroy, chambray.
   - denim in the 7 - 8 oz. weight is satisfactory but 10 oz. denim is longer wearing and warmer.
   - corduroys are less expensive than wool for winter skirts and slacks, and also require little or no ironing, but are not quite as warm.
   - wool-like acrylic fabrics (e.g., Orlon, Acrilan) are popular in children's clothing and are generally machine-washable and can be tumble-dried.

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- blends
  - blends of polyester and wool are also warm, and easy to care for. ,
  - blends of polyester and cotton (65% polyester and 35% cotton; 50% polyester and 50% cotton) are the most universally popular and can be found in knits, woven, and permanent press fabrics. The polyester provides durability and the cotton adds comfort to the fabric.
  - The presence of 20% synthetic fibre will increase wear-life and assist in shrinkage control (e.g., 80% cotton and 20% nylon; 80% wool and 20% orlon).
- knits
  - when selecting knits, look for firm, even knit (rounded, relaxed loops); avoid thick and thin spots.
  - spandex and lycra are now added to some knits for extra stretch, strength and durability.
- "Sanforizing"
  - or similar shrinkage control finishes are a must for washable fabrics. Less than 2% shrinkage is superior, 5% - 10% is acceptable.
  - machine-washable wool yarns and fabrics are available.
  - wash-and-wear fabrics are of three general types:
    (1) 100% cottons or rayons treated with a special "finish" to help them resist soiling and wrinkling.
    (2) 100% synthetic fibres, e.g., 100% nylon, 100% polyester, 100% acrylic.
    (3) blends of cottons and synthetics. Generally speaking, where there is 65% or more of the synthetic fibre present in the fabric, it will have wash-and-wear properties and will have good pleat and shape retention in laundering, e.g., 65% polyester and 35% cotton.
  - care is needed when selecting leather-like fabrics: some are washable, some are dry-cleanable, and some are neither!
  - fur-like fabrics are lightweight and warm. Many are washable; others must be dry cleaned.

c) Construction
- garments must withstand hard wear and frequent washing.
- better made garments are cut more fully.
- seams are generous, flat, closely and evenly stitched, overcast (unless flat felled or French).
- bar-tacking, taped seams, and other re-enforcing details at such points of strain as placket ends, underarms of dresses, pocket corners of trousers, shoulder seams of T-shirts.
- buttonholes closely stitched so they won't tear easily.

d) Size: Canada Standard Sizes are a reliable guide as they provide uniformity of size according to a child's build, not age. Information on Canada Standard Sizes and how to measure for them is available from Canadian General Standards Board, Place du Portage, Phase 3, 6B1 - 11 Laurier Street, Hull, Quebec K1A 1G6.
Phone (819) 956-0425
or toll free 1-800-665-CGSB.

e) Growth allowance - in such features as:
- stretch fabrics.
- deep hems in dresses and trouser cuffs.
- wide seams to withstand strain and allow for possible alteration.
- adjustable shoulder straps on overalls, jumpers and skirts.
- high, low or no waistline seams on dresses.
- pleats or gathers which can be adjusted.
- turn-up, adjustable cuffs on sleeves or legs of pants.
- two-piece outfits or separates which allow for greater length-wise body growth than do one-piece outfits.

f) Self-help features:
- front openings where possible; roomy neck openings,
- few and easy-to-use fasteners. Buttons are preferred to hooks and eyes and snaps. Buttons should be round, flat, medium-sized, as a 5 cent piece, with a grooved edge. Buttonholes in preference to thread loops.
- elastic inserts at waist rather than belts to tie.
- belts if present should be attached to avoid losing them.
- easy-to-reach pockets of usable size.
- identifying mark to distinguish front from back.
- flat facing rather than collar.

g) Colour
- chose colours appropriate to the age and activity
- bright colours are more fun for children to wear

h) Design
- patterned fabrics are practical as wrinkles and soil are less noticeable.
- patterns on fabric should be proportional to child, e.g., dainty floral or animal motifs, miniature checks, stripes and plaids.
- trimmings should be attractive, comfortable, washable, safe.
- simpler styles encourage self-help.
- no tight bands around arms, knees, waist, or between legs to hinder movements or circulation.

TEXTILE LABEL

The Textile Labelling Act is a law. It means most everything you buy that's made of fabric will have a label to tell you exactly how much of which fibres were used. It will tell you in plain, standard terms. And it will identify the manufacturer. This helps you to know what you're getting and helps you to make an informed decision. For example, you are deciding between two similarly priced blankets. One label says 60% wool, 40% rayon, the other says 60% rayon, 40% wool. You may prefer wool to rayon and so would choose the 60% wool blanket.

Another advantage to the label is the identification of the manufacturer. By law, the name and address or the identification number of the manufacturer must be on the label. Should you want the name and address of any manufacturer who uses an identity number or more information on textiles, write to:

Fair Business Practices Branch
Industry Canada
4th Floor, 400 St. Mary's Ave
Winnipeg MB R3C 4K5
Phone: 983-8905

CARE LABEL

The Care Label tells you everything you need to know about washing, bleaching, drying, ironing or dry cleaning the items you buy. There is a standard set of five symbols; one each for washing, bleaching, ironing, drying and dry cleaning. The traffic light colour system is used - red means "stop" or "don't", amber means "proceed with caution", green means "go ahead". These care instructions apply to the whole product, trim, fastenings, thread and all. If you follow the instructions, you're sure to get the best results and reduce the chance of shrinkage or stretching or loss of colour.

Manufacturers are encouraged to use these symbols on a permanently attached label. If you don't see them, ask why. Or, buy another product that does have labelling.

For information on the care labelling symbols, write to Industry Canada at the above address for a copy of "Follow the Signs."

POINTS TO NOTE ABOUT CLOTHING COSTS:

Provincial Sales Tax
With the exception of disposable diapers, and any one item costing $100.00 and over, there is no provincial sales tax on clothing and footwear for children 14 years old and under, regardless of the size they take. There is no retail sales tax on infant and children car seats, receiving blankets and hooded bath towels.

Goods and Services Tax
The federal goods and services tax (GST) is on all clothing and footwear items and on related services for all age groups. Clothing repairs, alterations, custom sewing and dry cleaning are examples of these services.

Sizes
The following sizes were used when pricing the eight categories for clothing:

Infants - Birth to 12 months.
Boys and girls, ages 1-5 years - Children's Size 3.
Boys and girls, ages 6-11 years - Children's Size 12.
Teenage boys, ages 12-18 years - Regular Men's - Size Medium.
Teenage girls, ages 12-18 years - Misses' Size 12 (Note: Adult clothing was priced for teenagers because the majority of clothing in this age group is purchased in adult clothing stores or departments.)
Women - Misses' - Size 12.
Men - Regular Men's - Size Medium.

Quantity
If only basic physical needs were considered an individual could function adequately with a more limited wardrobe than that outlined in the standard requirements. However, to fulfill psychological well-being in a social environment, additional garments were included.

Cost
The items chosen were of good quality and were of low to moderate cost.

The Cost of Diapering
Cloth diapers are the cheapest and an environmentally responsible choice for diapering. They are the standard used in Budget Guides. A limited number of disposable diapers are also included for situations where the use of cloth diapers is not practical. Costs which have not been included but which need to be considered when using cloth diapers are electricity, water and laundry equipment.

The annual increased cost to the family budget when using disposable diapers is calculated as the difference between the cost of disposable diapers and the amount already allocated for cloth diapering and laundering.

MAKING A CLOTHING INVENTORY

A clothing inventory helps to determine what items are needed to complete a wardrobe. The inventory points out styles and colours to consider so that new purchases will complement clothing already owned.

An annual wardrobe review is a good idea. A good time to start is right after Christmas. New gifts can be included and any post-Christmas sales can be taken advantage of to replenish the wardrobe. Reviewing the wardrobe in July will help to rebuild one's summer clothing during the summer sales.

Some things to keep in mind when choosing clothes are:

- Choose basic styles that can be dressed up or down for different occasions.
- Plan around one or two basic colour groups so clothes will go well together.
- Choose accessories to go with different outfits.
- Use mix and match separates to extend a wardrobe.
- Look for versatile garments that can be worn most of the year.
- Decide how much time and money are to be devoted to clothing care.

SETTING UP A CLOTHING SPENDING PLAN

Clothing is often an expense that is hard to manage since clothing purchases are periodic and can often be very expensive.

I) The first step in setting up a plan is to decide how much money can be spent on clothing each pay period. Records of previous expenses help to estimate quite an accurate figure as to the amount to be set aside each pay day in order to cover the total clothing expenditure for a year.

2) Next, calculate how much of this money might be spent on each family member.

For example, if the husband works at an office job and the wife is homebased and they have school age children, this family may decide that the husband and children need more clothing than the wife. See TABLE C-1 for clothing cost guidelines.

3) Next, suggest making a list of the clothing and accessories that the family intends to buy and their estimated cost.

These should be listed in order of importance. The family as a group should decide which will be bought first. It is important that children be included in these decisions. If there are children who have a part-time job or an allowance, decide what they will buy and what the parent(s) will buy.

If the total amount of money allotted will not buy all the needed clothing, there are several alternatives:

- decide not to buy the item
- repair or remake an old item
- sew the item
- wait for a sale
- reduce spending in another area so that more can be spent on clothing

4) It is a good idea to suggest placing money earmarked for clothing in a separate savings or chequing account.

Then if it is not all spent that month, it will not be so tempting to spend it as if it had been in a general chequing account. Thus, money will accumulate for large expenditure items. A guide for saving is 10% of take home pay. This would include clothing purchase, dry cleaning costs and shoe repairs.

EXAMPLE OF CLOTHING SPENDING PLAN INCLUDING SERVICING OF CLOTHING

Family "A":

Take home pay + $1,100 every 2 weeks
Suggested savings for clothing: 10% of $1,100 = $110 every 2 weeks
Yearly savings = $2,860 ($110 x 26 pay periods)

AVERAGE COSTS BASED ON BUDGET GUIDES

Husband: (blue collar)	Wife: (homebased)	Daughter: 6 years	Son: 4 years
$1090	$886	$678	$551

Yearly clothing costs for family = $3,205

The amount of saving is $345 ($2,860 - $3,205) less than the amount allocated in Budget Guides. Therefore, adjustments to the saving plan or clothing purchases would be necessary.

Table C-1
AVERAGE COSTS FOR PURCHASE AND SERVICING OF CLOTHING
(October 2000)

Sex and Employment Status	Month	Year
Infant (birth to 12 months) **		
Clothing, Cloth Diapers*		
and Other Needs	$141.25	$1,694.96
Boy		
1 year *	36.49	437.89
2 - 3 years *	37.38	448.59
4 - 5 years	39.51	474.07
6 - 8 years	45.88	550.59
9 - 11 years	49.29	591.54
12 - 14 years	88.65	1,063.76
15 - 18 years	84.99	1,019.84
Girl		
1 year *	42.66	511.91
2 - 3 years *	42.29	507.49
4 - 5 years	45.30	543.55
6 - 8 years	56.47	677.67
9 - 11 years	59.12	709.41
12 - 14 years	92.16	1,105.87
15 - 18 years	94.82	1,137.81
Man		
Blue Collar Worker	90.85	1,090.17
White Collar Worker	90.91	1,090.97
Homebased	66.56	798.74
Elderly	47.56	570.77
Women		
Blue Collar Worker	98.55	1,182.57
White Collar Worker	105.71	1,268.50
Homebased	73.82	885.89
Elderly	49.96	599.52
Maternity **	31.16	373.92

* Increased cost using disposable diapers only
(see Table C-3, page 56 for details of calculations

Birth to 12 months	34.87	418.39
1 - 2 years	45.47	545.65
2 - 2-1/2 years	19.18	230.14

** For subsequent pregnancies and infants, only 25% of the respective amounts shown would need to be reallocated.

Table C-2
STANDARDS AND COSTS FOR CLOTHING: MATERNITY
(October 2000)

	Quantity	Average Cost	Budget Cost
Outerwear			
Dress/Jumper	2	40.00	80.00
Overblouse	2	40.00	80.00
Slacks	2	30.00	60.00
Maternity panties	8	4.50	36.00
Maternity panty hose/tights	3	9.00	27.00
Maternity/Nursing bra	3	15.00	45.00
		SUB TOTAL	**$328.00**
		PST (7%) and GST (7%)	45.92
		TOTAL ANNUAL COST:	**$373.92**

Table C-3
ANNUAL INCREASED COST OF DISPOSABLE DIAPERS
(October 2000)

	Birth to 12 months	1 - 2 years	2 - 2-1/2 years
Disposable diaper quantity standard and unit costs	213 dozen @ $2.70 /dozen	183 dozen @ $3.15 /dozen	76 dozen @ $3.15 /dozen
Disposable diapers	$655.09	$656.63	$272.70
Supplies when cloth diapering	-168.45	-42.73	-8.44
Laundry products	-68.25	-68.25	-34.13
INCREASED COST*	**$418.39**	**$545.65**	**$230.14**

* Includes GST + PST where applicable

Table C-4
STANDARDS AND COSTS FOR CLOTHING AND OTHER NEEDS FOR INFANTS: BIRTH TO 12 MONTHS

(October 2000)

	No.	Average Cost	Budget Cost
Clothing			
Set: sweater, booties, bonnet	1	13.00	13.00
Sweater	1	12.00	12.00
Sleepers	14	10.00	140.00
Shirt	8	4.00	32.00
Nightgown	3	3.00	9.00
Snowsuit	1	45.00	45.00
Bib	6	2.00	12.00
Socks	5	1.50	7.50
Shoes	1	20.00	20.00
Cloth diapers, dozen	4	24.00	96.00
Disposable diapers (pkg. 56)	3	12.59	37.77
Plastic pants	6	2.00	12.00
Hat, scarf and mitten set	1	9.00	9.00
Hat, summer	1	5.00	5.00
Shorts and T-shirt set	2	16.00	32.00
Overalls	2	20.00	40.00
T-shirt, long sleeves	2	7.00	14.00
SUB TOTAL			536.27
GST (7%)			37.54
PST (7%) on disposable diapers			2.64
TOTAL COST			$576.45

	No.	Average Cost	Budget Cost
Other			
Bedding and Linen			
Receiving blanket	3	3.00	9.00
Lap pad	4	3.00 *	12.00 *
Crib sheet, fitted	4	15.00 *	60.00 *
Bath towel, hooded	2	5.00	10.00
Wash cloth	4	1.00 *	4.00 *
Blanket, crib size	2	15.00 *	30.00 *
Sub Total A			125.00
Furniture			
Crib and mattress	1	180.00 *	180.00 *
Toilet chair/Seat	1	19.00 *	19.00 *
Bath tub	1	20.00 *	20.00 *
High chair	1	60.00 *	60.00 *
Play pen	1	80.00 *	80.00 *
Stroller	1	80.00 *	80.00 *
Car Seat	1	100.00	100.00
Snugli	1	40.00 *	40.00 *
Sub Total B			$579.00
Miscellaneous			
Toys	8	15.00 *	120.00 *
Diaper pail	1	18.50 *	18.50 *
Diaper pins, large	12	1.95/6	3.90
Absorbent balls (600)	10	3.70	37.00
Soap, cake (75g)	16	1.20	8.00
Baby oil (440 ml.)	4	3.60	14.40
Hair brush and comb	1	2.20	2.20
Powder (600 gr.)	10	2.80	28.00
Nursing set (36 pieces)	1	18.00	18.00
Breast feeding kit	1	25.00	25.00
Diaper/Tote bag	1	19.00	19.00
Sub Total C			294.00
Total of Sub Totals A, B & C			998.00
PST (7%) on taxable items + GST (7%)			120.51
TOTAL COST			$1,118.51

* 7% PST applies

ANNUAL COST	
Clothing	$576.45
Other	$1,118.51
TOTAL	**$1,694.96**

Table C-5a
CLOTHING STANDARDS: GIRLS AGE 1 TO 5 YEARS

	1 year		2 -3 years		4 - 5 years	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outerwear						
Snowsuit, 2 pieces with hood	1	1	1	1/2	1	1/2
Jacket/Coat, winter	-	-	-	-	1	1/2
Jacket/Coat, summer	1	1/2	1	1/2	1	1/2
Windsuit/Raincoat	1	1/2	1	1/2	1	1/2
Dress, summer	1	1	1	1	1	1
Dress, winter	1	1	1	1	1	1
Jeans	-	-	1	1	2	3/2
Overalls	3	2	2	1	-	-
Slacks	-	-	1	1	2	2
Skirt	-	-	-	-	1	1/2
Jumper	-	-	1	1/2	1	1/2
Blouse/Shirt	-	-	1	1/2	1	1/2
Jersey, long-sleeve T-shirts	3	2	3	2	3	2
Jersey, short-sleeve T-shirt	3	2	3	2	3	2
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Sundress/Shorts	2	1	2	1	1	1
Bathing suit	-	-	1	1	1	1/2
Undergarments						
Waterproof pants	3	3	3	1	-	-
Panties/Training pants	4	3	4	4	4	4
Vest	2	1	2	1	2	1
Sleepers	3	2	3	2	-	-
Pyjamas	-	-	-	-	3	3/2
Bathrobe	-	-	-	-	1	1/2
Disposable diapers (pkg. 48)	-	1	-	1/2	-	-
Cloth diapers (dozen)	1	1	-	-	-	-
Footwear						
Shoes, dress	-	-	-	-	1	1
Shoes, casual/runners	1	2	1	3	1	3
Slippers	-	-	1	1	1	1/2
Snowboots/Overshoes	1	1	1	1	1	1
Rainboots	1	1	1	1	1	1
Leotards/Tights	2	2	2	2	3	3/2
Socks, ankle or short	3	5	2	2	2	2
Socks, knee-high	-	-	3	3	3	3
Miscellaneous						
Scarf, Hat & Mitt set, Winter	1	1	1	1	1	1
Mitts	2	1	1	1	-	-
Bib	1	1	2	1	2	4/3
Hat, summer	1	1	1	1	1	1
Belt	-	-	-	-	1	1/3
Repair	1% of total		1% of total		2% of total	

* Diapering until 2-1/2 years only

Table C-5b
CLOTHING COSTS: GIRLS AGE 1 TO 5 YEARS
(October 2000)

	Average Cost	Budget Cost Per Year		
		1 year	2 - 3 years	4 - 5 years
Outwear				
Snowsuit, 2 pieces with hood	80.00	80.00	40.00	40.00
Heavy jacket or coat	31.00	-	-	15.50
Jacket/Coat, summer	22.00	11.00	11.00	11.00
Windsuit/Raincoat	26.00	13.00	13.00	13.00
Dress, summer	27.00	27.00	27.00	27.00
Dress, winter	25.00	25.00	25.00	25.00
Jeans	17.00	-	17.00	25.50
Overalls	20.00	40.00	20.00	-
Slacks	16.00	-	16.00	32.00
Skirt	17.00	-	-	8.50
Jumper	19.00	-	9.50	9.50
Blouse/Shirt	15.00	-	7.50	7.50
Jersey, long-sleeve T-shirts	9.00	18.00	18.00	18.00
Jersey, short-sleeve T-shirt	7.00	14.00	14.00	14.00
Sweater, pullover	16.00	16.00	16.00	16.00
Sweater, cardigan	18.00	18.00	18.00	18.00
Sundress/Shorts	15.00	15.00	15.00	15.00
Bathing suit	14.00	-	14.00	7.00
Undergarments				
Waterproof pants	2.00	6.00	2.00	-
Panties/Training pants	2.20	6.60	8.80	8.80
Vest	2.00	2.00	2.00	2.00
Sleepers	13.00	26.00	26.00	-
Pyjamas	15.00	-	-	22.50
Bathrobe	20.00	-	-	10.00
Disposable diapers (pkg. 48)	12.59 *	12.59 *	6.30 *	-
Cloth diapers (dozen)	24.00	24.00	-	-
Footwear				
Shoes, dress	20.00	-	-	20.00
Shoes, casual/runners	17.00	34.00	51.00	51.00
Slippers	4.00	-	4.00	2.00
Snowboots/Overshoes	25.00	25.00	25.00	25.00
Rainboots	10.00	10.00	10.00	10.00
Leotards/Tights	5.00	10.00	10.00	7.50
Socks, ankle or short	1.50	7.50	3.00	3.00
Socks, knee-high	3.50	-	10.50	10.50
Miscellaneous				
Scarf, Hat & Mitt set, Winter	9.00	9.00	9.00	9.00
Mitts	9.00	9.00	9.00	-
Bib	3.00	3.00	3.00	4.00
Hat, summer	6.00	6.00	6.00	6.00
Belt	5.00	-	-	1.67
Total Of Above Items		**467.69**	**466.60**	**495.47**
Repair		4.68	4.67	9.91
Subtotal		472.37	471.26	505.38
GST (7%)		33.07	32.99	35.38
PST (7%) *		6.48	3.24	2.80
TOTAL ANNUAL COST		**$511.91**	**$507.49**	**$543.55**

* Up to age 14, PST on clothing and footwear costing over $100 and on disposable diapers

Table C-6a
CLOTHING STANDARDS: GIRLS AGE 6 TO 11 YEARS

	6 - 8 years		9 - 11 years	
	Stock	Replacement	Stock	Replacement
Outwear				
Coat, winter	1	1/2	1	1/2
Snowsuit/Ski suit, 2 piece	1	1/2	1	1/2
Raincoat/Windsuit	1	1/2	1	1/2
Jacket, summer	1	1/2	1	1/2
Dress, summer	1	1	2	1
Dress/Jumper, winter	2	1	2	1
Blouse/Shirt	4	3	4	3
Skirt, summer	1	1	2	1
Skirt, winter	2	3/2	2	3/2
Slacks, all year	2	4/3	2	1
Jeans	2	4/3	2	1
Sweater, cardigan	1	2/3	1	2/3
Sweater, pullover	1	2/3	1	1
Jersey, T-shirt	2	1	2	1
Shorts	2	1	2	1
Bathing Suit	1	2/3	1	2/3
Undergarments				
Panties	4	4	4	4
Camisole/Vest	2	3/2	2	3/2
Bra	-	-	-	1
Footwear				
Shoes, dress	1	1	1	1
Shoes, casual/runners	1	2	1	2
Shoes, sandal		-	-	3/2
Slippers	1	1/2	1	1/2
Snowboots	1	1	1	1
Rainboots	1	1	1	1
Leotards/Tights	4	2	2	1
Panty hose	-	-	1	2
Socks, knee-high	2	2	2	2
Socks, ankle	3	4	3	4
Miscellaneous				
Pyjamas/Nightgown	2	2/3	2	2/3
Bathrobe	1	1/3	1	1/3
Belt	1	1/3	1	1/3
Gloves/Mitts	3	2	2	2
Scarf, winter	1	2/3	1	1/2
Hat, winter	1	1/2	1	1/2
Hat, summer	1	1/3	1	1/3
Purse/Wallet	1	1/3	1	1/3
Watch	-	-	1	1/2
Repair and Dry Cleaning	3% of total		3% of total	

Table C-6b
CLOTHING COSTS: GIRLS AGE 6 TO 11 YEARS
(October 2000)

	Average Cost	Budget Cost Per Year	
		6 - 8 years	9 - 11 years
Outwear			
Coat, winter	70.00	35.00	35.00
Snowsuit/Ski suit, 2 piece	100.00 *	50.00 *	50.00 *
Raincoat/Windsuit	26.00	13.00	13.00
Jacket, summer	29.00	14.50	14.50
Dress, summer	20.00	20.00	20.00
Dress/Jumper, winter	30.00	30.00	30.00
Blouse/Shirt	16.00	48.00	48.00
Skirt, summer	15.00	15.00	15.00
Skirt, winter	18.00	27.00	27.00
Slacks, all year	25.00	33.33	25.00
Jeans	20.00	26.67	20.00
Sweater, cardigan	24.00	16.00	16.00
Sweater, pullover	25.00	16.67	25.00
Jersey, T-shirt	10.00	10.00	10.00
Shorts	11.00	11.00	11.00
Bathing Suit	18.00	12.00	12.00
Undergarments			
Panties	1.50	6.00	6.00
Camisole/Vest	3.00	4.50	4.50
Bra	5.00	-	5.00
Footwear			
Shoes, dress	20.00	20.00	20.00
Shoes, casual/runners	25.00	50.00	50.00
Shoes, sandal	17.00 *	-	25.50
Slippers	15.00	7.50	7.50
Snowboots	50.00	50.00	50.00
Rainboots	13.00	13.00	13.00
Leotards/Tights	6.00	12.00	6.00
Panty hose	1.00	-	2.00
Socks, knee-high	3.50	7.00	7.00
Socks, ankle	1.50	6.00	6.00
Miscellaneous			
Pyjamas/Nightgown	20.00	13.33	13.33
Bathrobe	21.00	7.00	7.00
Belt	6.00	2.00	2.00
Gloves/Mitts	9.00	18.00	18.00
Scarf, winter	10.00	6.67	5.00
Hat, winter	8.00	4.00	4.00
Hat, summer	9.00	3.00	3.00
Purse/Wallet	10.00 *	3.33 *	3.33 *
Watch	20.00 *	-	10.00 *
Total Of Above Items		**611.50**	**639.67**
Repair and Dry Cleaning		18.35	19.19
Subtotal		**629.85**	**658.86**
GST (7%)		44.09	46.12
PST (7%)*		3.73	4.43
TOTAL ANNUAL COST		**$677.67**	**$709.41**

Table C-7a
CLOTHING STANDARDS: GIRLS AGE 12 TO 18 YEARS

	12 - 14 years		15 - 18 years	
	Stock	Replacement	Stock	Replacement
Outwear				
Coat, winter	1	1/3	1	1/3
Jacket, winter	1	1/2	1	1/3
Ski pants	1	1/2	1	1/2
Rain/All-purpose coat	1	1/3	1	1/3
Jacket, light	1	1/2	1	1/2
Dress, winter	2	3/2	2	1
Dress, summer	2	3/2	2	1
Skirt/Jumper/Slacks, winter	2	3/2	2	1
Skirt/Slacks, summer	2	1/1	2	1
Blouse, long-sleeve	2	2	2	2
Blouse, short-sleeve/sleeveless	2	1	2	1
Jersey, summer T-shirt	2	1	2	1
Sweater, pullover	2	1	2	1
Sweater, cardigan	2	1	2	1
Jeans/Casual pants	4	2	4	2
Shorts	2	1	2	1
Bathing Suit	1	1/2	1	1/2
Undergarments				
Panties	4	4	4	4
Bra	2	1	2	1
Camisole/Vest	2	1/2	2	1/2
Slip, half	2	1	2	1
Pyjamas/Nightgown	2	2/3	3	2/3
Bathrobe	1	1/4	1	1/4
Footwear				
Shoes, dress	1	1/2	1	1/2
Shoes, casual/runners	1	2	1	2
Shoes, sandals	1	1/2	1	1/2
Slippers	1	1/3	1	1/3
Snowboots	1	1/2	1	1/2
Rainboots/Rubbers	1	1/2	1	1/2
Socks, ankle	3	4	3	4
Socks, knee-high	2	2	2	2
Leotards/Tights	1	1/2	1	1/2
Panty hose	2	9	2	9
Knee-highs, sheer	1	6	1	10
Accessories				
Gloves	2	1	2	1
Scarf, winter	1	1/2	1	1/2
Scarf, light	1	1/2	1	1/2
Hat, winter	1	1/2	1	1/3
Hat, summer	1	1/3	1	1/3
Belt	1	1/3	1	1/2
Purse	1	1/3	1	1
Watch	1	1/2	1	1/2
Repair and Dry Cleaning	4% of total		8% of total	

Table C-7b
CLOTHING COSTS: GIRLS AGE 12 TO 18 YEARS

(October 2000)

	Average Cost	Budget Cost Per Year	
		12 - 14 years	15 - 18 years
Outwear			
Coat, winter	150.00 *	50.00 *	50.00
Jacket, winter	100.00 *	50.00 *	33.33
Ski pants	50.00	25.00	25.00
Rain/All-purpose coat	80.00	26.67	26.67
Jacket, light	45.00	22.50	22.50
Dress, winter	50.00	75.00	50.00
Dress, summer	45.00	67.50	45.00
Skirt/Jumper/Slacks, winter	30.00	45.00	30.00
Skirt/Slacks, summer	30.00	30.00	30.00
Blouse, long-sleeve	30.00	60.00	60.00
Blouse, short-sleeve/sleeveless	30.00	30.00	30.00
Jersey, summer T-shirt	14.00	14.00	14.00
Sweater, pullover	30.00	30.00	30.00
Sweater, cardigan	40.00	40.00	40.00
Jeans/Casual pants	35.00	70.00	70.00
Shorts	25.00	25.00	25.00
Bathing Suit	35.00	17.50	17.50
Undergarments			
Panties	2.40	9.60	9.60
Bra	18.00	18.00	18.00
Camisole/Vest	13.00	6.50	6.50
Slip, half	14.00	14.00	14.00
Pyjamas/Nightgown	20.00	13.33	13.33
Bathrobe	45.00	11.25	11.25
Footwear			
Shoes, dress	39.00	19.50	19.50
Shoes, casual/runners	32.00	64.00	64.00
Shoes, sandals	30.00	15.00	15.00
Slippers	12.00	4.00	4.00
Snowboots	50.00	25.00	25.00
Rainboots/Rubbers	25.00	12.50	12.50
Socks, ankle	1.70	6.80	6.80
Socks, knee-high	4.00	8.00	8.00
Leotards/Tights	4.00	2.00	2.00
Panty hose	2.00	18.00	18.00
Knee-highs, sheer	1.00	6.00	10.00
Accessories			
Gloves	10.00	10.00	10.00
Scarf, winter	11.00	5.50	5.50
Scarf, light	6.00	3.00	3.00
Hat, winter	14.00	7.00	4.67
Hat, summer	15.00	5.00	5.00
Belt	14.00 *	4.67 *	7.00
Purse	20.00 *	6.67 *	20.00
Watch	25.00 *	12.50 *	12.50
Total of Above Items		**985.98**	**924.15**
Repair and Dry Cleaning		39.44	73.93
Subtotal		**1,025.42**	**998.08**
GST (7%)		71.78	69.87
PST (7%)		8.67	69.87
TOTAL ANNUAL COST		**$1,105.87**	**$1,137.81**

* Up to age 14, no PST on clothing and footwear costing under $100.

Table C-8a
CLOTHING STANDARDS: WOMEN

	Blue Collar Worker		White Collar Worker		White Collar Homebased		Elderly	
	Stock	Replacement	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outwear								
Coat, winter	1	1/3	1	1/3	1	1/4	1	1/4
Jacket, winter	1	1/3	1	1/4	-	-	-	-
Rain/All-purpose coat	1	1/3	1	1/3	1	1/3	1	1/5
Jacket, light	1	1/3	1	1/2	1	1/2	1	1/2
Suit/Pant suit	1	1/5	2	1	1	1/2	1	1/5
Dress, winter	1	1/3	2	1	1	1/2	1	1/2
Dress, summer	2	1/3	3	1	1	1/2	1	1/2
Skirt/Jumper/Slacks, winter	2	1	2	1	2	1	1	1/3
Skirt/Slacks, summer	2	1	3	2	2	2/3	1	1/3
Blouse, long-sleeve	3	1/3	3	3/2	1	1/2	2	1/3
Blouse, short-sleeve/sleeveless	2	1/2	2	1	1	1/2	1	1/5
Jersey, summer T-shirt	3	2	1	1/2	2	1	1	1/2
Sweater, pullover	4	2	2	1	1	1/2	-	-
Sweater, cardigan	1	1/2	1	1/2	1	1/2	2	1
Jeans/Casual pants	2	1	2	2/3	3	3/2	2	1/2
Work pants/Coveralls	2	2	-	-	1	-	-	-
Work shirt	2	2	-	-	-	-	-	-
Shorts	2	1/3	1	1/4	2	1/2	1	1/5
Bathing Suit	1	1/2	1	1/2	1	1/2	1	1/5
Undergarments								
Panties	4	4	4	4	4	4	4	4
Bra	2	1	3	1	2	1	2	1
Girdle/Panty brief	-	-	1	1	1	1	1	1/2
Camisole/Vest	1	1/3	1	1/3	1	1/3	2	1/3
Slip, full	-	-	1	1	1	1/2	1	1/3
Slip, half	1	1/3	1	1	1	1/2	1	1/3
Pyjamas/Nightgown	3	2/3	3	2/3	3	2/3	3	2/3
Bathrobe	1	1/5	1	1/5	1	1/3	1	1/5
Long underwear	1	1/2	-	-	-	-	-	-
Footwear								
Shoes, dress	1	1/3	2	1	1	1/2	2	1/2
Shoes, casual/runners	2	1	1	1/2	1	1	1	1/2
Workboots/shoes	1	3/4	-	-	-	-	-	-
Shoes, sandals	1	1/2	1	1/2	1	1/2	-	-
Slippers	1	1/2	1	1/2	1	1/2	1	1/2
Snowboots	1	1/2	1	1/2	1	1/3	1	1/5
Rainboots/Rubbers	1	1/3	1	1/2	1	1/3	1	1/5
Socks, ankle	5	3	2	2	2	2	2	1
Socks, work	3	3	-	-	-	-	-	-
Leotards/Tights	2	1	1	1/2	1	1/2	-	-
Panty hose	2	3	4	24	2	9	2	8
Knee-highs, sheer	3	3	2	12	1	10	1	1
Accessories								
Gloves	1	1/2	1	3/4	1	1/2	1	1/3
Gloves, work	1	1	-	-	-	-	-	-
Mitts	1	1	1	3/4	1	1/2	1	1/3
Scarf, winter	1	1/3	1	1/3	1	1/2	1	1/3
Scarf, light	1	1/3	2	2/3	1	1/2	1	1/3
Hat, winter	1	1/2	1	1	1	2/3	1	1/3
Hat, summer	1	1	1	1	1	2/3	1	1/3
Belt	2	1/3	1	1/2	1	1/2	1	1/2
Purse	1	1/2	1	1	1	1/3	1	1/5
Watch	1	1/2	1	1/2	1	1/2	1	1/2
Repair and Dry Cleaning	12% of total		15% of total		12% of total		15% of total	

Table C-8b
CLOTHING COSTS: WOMEN
(October 2000)

	Average Cost	Blue Collar Worker	White Collar Worker	Homebased	Elderly
Outwear					
Coat, winter	150.00	50.00	50.00	37.50	37.50
Jacket, winter	100.00	33.33	25.00	-	-
Rain/All-purpose coat	80.00	26.67	26.67	26.67	16.00
Jacket, light	45.00	15.00	22.50	22.50	22.50
Suit/Pant suit	80.00	16.00	80.00	40.00	16.00
Dress, winter	50.00	16.67	50.00	25.00	25.00
Dress, summer	45.00	15.00	45.00	22.50	22.50
Skirt/Jumper/Slacks, winter	30.00	30.00	30.00	30.00	10.00
Skirt/Slacks, summer	30.00	30.00	60.00	20.00	10.00
Blouse, long-sleeve	30.00	10.00	45.00	15.00	10.00
Blouse, short-sleeve/sleeveless	30.00	15.00	30.00	15.00	6.00
Jersey, summer T-shirt	14.00	28.00	7.00	14.00	7.00
Sweater, pullover	30.00	60.00	30.00	15.00	-
Sweater, cardigan	40.00	20.00	20.00	20.00	40.00
Jeans/Casual pants	35.00	35.00	23.33	52.50	17.50
Work pants/Coveralls	40.00	80.00	I	-	-
Work shirt	32.00	64.00	-	-	-
Shorts	25.00	8.33	6.25	12.50	5.00
Bathing Suit	35.00	17.50	17.50	17.50	7.00
Undergarments					
Panties	2.40	9.60	9.60	9.60	9.60
Bra	18.00	18.00	18.00	18.00	18.00
Girdle/Panty brief	30.00	-	30.00	30.00	15.00
Camisole/Vest	13.00	4.33	4.33	4.33	4.33
Slip, full	28.00	-	28.00	14.00	9.33
Slip, half	14.00	4.67	14.00	7.00	4.67
Pyjamas/Nightgown	20.00	13.33	13.33	13.33	13.33
Bathrobe	45.00	9.00	9.00	15.00	9.00
Long underwear	25.00	12.50	-	-	-
Footwear					
Shoes, dress	39.00	13.00	39.00	19.50	19.50
Shoes, casual/runners	32.00	32.00	16.00	32.00	16.00
Workboots/shoes	100.00	75.00	-	-	-
Shoes, sandals	30.00	15.00	15.00	15.00	-
Slippers	12.00	6.00	6.00	6.00	6.00
Snowboots	50.00	25.00	25.00	16.67	10.00
Rainboots/Rubbers	25.00	8.33	12.50	8.33	5.00
Socks, ankle	1.70	5.10	3.40	3.40	1.70
Socks, work	2.00	6.00	-	-	-
Leotard/Tights	4.00	4.00	2.00	2.00	-
Panty hose	2.00	6.00	48.00	18.00	16.00
Knee-highs, sheer	1.00	3.00	12.00	10.00	1.00
Accessories					
Gloves	10.00	5.00	7.50	5.00	3.33
Gloves, work	12.00	12.00	-	-	-
Mitts	14.00	14.00	10.50	7.00	4.67
Scarf, winter	11.00	3.67	3.67	5.50	3.67
Scarf, light	6.00	2.00	4.00	3.00	2.00
Hat, winter	14.00	7.00	14.00	9.33	4.67
Hat, summer	15.00	15.00	15.00	10.00	5.00
Belt	14.00	4.67	7.00	7.00	7.00
Purse	20.00	10.00	20.00	6.67	4.00
Watch	25.00	12.50	12.50	12.50	12.50
Total of Above Items		**926.20**	**967.58**	**693.83**	**457.30**
Repair and Dry Cleaning		111.14	145.14	83.26	68.60
Subtotal		**1,037.34**	**1,112.72**	**777.09**	**525.90**
GST (7%)		72.61	77.89	54.40	36.81
PST (7%)		72.61	77.89	54.40	36.81
TOTAL ANNUAL COST		**$1,182.57**	**$1,268.50**	**$885.89**	**$599.52**

Table C-9a
CLOTHING STANDARDS: BOYS AGE 1 TO 5 YEARS

	1 year		2 - 3 years		4 - 5 years	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outwear						
Snowsuit, 2 pieces with hood	1	1	1	1/2	1	1/2
Jacket/Coat, winter	-	-	-	-	1	1/2
Jacket/Coat, summer	1	1/2	1	1/2	1	1/2
Windsuit/Raincoat	1	1/2	1	1/2	1	1/2
Top and Pants set	1	1	1	1	1	1
Jeans	-	-	3	2	3	2
Sweats/Overalls	3	2	-	-	-	-
Pants/Slacks	-	-	1	1	2	2
Sunsuit/Shorts	2	1	2	1	2	1
Jersey, long-sleeve T-shirts	3	2	3	2	3	2
Jersey, short-sleeve T-shirt	3	2	3	2	3	2
Shirt, dress	-	-	1	1	1	1
Sweater, pullover or cardigan	1	1	1	1	1	1
Sweat shirt	1	1	1	1	1	1
Bathing Suit	-	-	1	1	1	1/2
Undergarments						
Waterproof pants	3	3	3	1	1	-
Briefs/Training pants	4	3	4	4	4	4
Vest/Undershirt	2	1	2	1	2	1
Drawers/long underwear	1	1	1	1	1	1
Sleepers	3	2	3	2	-	-
Pyjamas	-	-	-	-	3	3/2
Bathrobe	-	-	-	-	1	1/2
Disposable diapers (pkg. 48)	-	1	-	1/2	-	-
Cloth diapers (dozen)	1	1	-	-	-	-
Footwear						
Shoes/Runners	1	2	1	3	1	3
Slippers	-	-	1	1	1	1/2
Snowboots	1	1	1	1	1	1
Rainboots	1	1	1	1	1	1
Socks, dress	3	3	3	3	3	3
Socks, sport	3	4	3	4	3	4
Miscellaneous						
Scarf and Hat set, winter	1	1	1	1	1	1
Mitts	2	1	2	4/3	2	4/3
Hat, summer	1	1	1	1	1	1
Bib	2	1	1	1	-	-
Belt	-	-	-	-	1	1/3
Repair	1% of total		1% of total		2% of total	

* Diapering until 2-1/2 years only

Table C-9b
CLOTHING COSTS: BOYS AGE 1 TO 5 YEARS

(October 2000)

	Average Cost	Budget Cost Per Year		
		1 year	2 - 3 years	4 - 5 years
Outwear				
Snowsuit, 2 pieces with hood	80.00	80.00	40.00	40.00
Jacket/Coat, winter	30.00	-	-	15.00
Jacket/Coat, summer	22.00	11.00	11.00	11.00
Windsuit/Raincoat	26.00	13.00	13.00	13.00
Top and Pants set	15.00	15.00	15.00	15.00
Jeans	18.00	-	36.00	36.00
Sweats/Overalls	7.00	14.00	-	-
Pants/Slacks	15.00	-	15.00	30.00
Sunsuit/Shorts	7.00	7.00	7.00	7.00
Jersey, long-sleeve T-shirts	9.00	18.00	18.00	18.00
Jersey, short-sleeve T-shirt	6.00	12.00	12.00	12.00
Shirt, dress	10.00	-	10.00	10.00
Sweater, pullover or cardigan	20.00	20.00	20.00	20.00
Sweat shirt	10.00	10.00	10.00	10.00
Bathing Suit	9.00	-	9.00	4.50
Undergarments				
Waterproof pants	2.00	6.00	2.00	-
Briefs/Training pants	2.20	6.60	8.80	8.80
Vest/Undershirt	3.00	3.00	3.00	3.00
Drawers/long underwear	8.00	8.00	8.00	8.00
Sleepers	13.00	26.00	26.00	-
Pyjamas	15.00	-	-	22.50
Bathrobe	20.00	-	-	10.00
Disposable diapers (pkg. 48)	12.59	12.59 *	6.30 *	-
Cloth diapers (dozen)	24.00 *	24.00	-	-
Footwear				
Shoes/Runners	20.00	40.00	60.00	60.00
Slippers	6.00	-	6.00	3.00
Snowboots	24.00	24.00	24.00	24.00
Rainboots	10.00	10.00	10.00	10.00
Socks, dress	2.00	6.00	6.00	6.00
Socks, sport	1.50	6.00	6.00	6.00
Miscellaneous				
Scarf and Hat set, winter	9.00	9.00	9.00	9.00
Mitts	9.00	9.00	12.00	12.00
Hat, summer	6.00	6.00	6.00	6.00
Bib	3.00	3.00	3.00	-
Belt	6.00	-	-	2.00
Total of Above Items		**399.19**	**412.10**	**431.80**
Repair		3.99	4.12	8.64
Subtotal		**403.18**	**416.22**	**440.44**
GST (7%)		28.22	29.14	30.83
PST (7%)		6.48	3.24	2.80
TOTAL ANNUAL COST		**$437.89**	**$448.59**	**$474.07**

* Up to age 14, PST on clothing and footwear costing over $100 and on disposable diapers

Table C-10a
CLOTHING STANDARDS: BOYS AGE 6 TO 11 YEARS

	6 - 8 years		9 - 11 years	
	Stock	Replacement	Stock	Replacement
Outwear				
Snowsuit/Ski suit, 2 piece	1	1/2	1	1/2
Jacket, summer	1	1/2	1	2/3
Raincoat/Windsuit	1	1/2	1	2/3
Sports jacket/Blazer	1	1/2	1	1/2
Slacks, dress	1	1	1	1
Jeans, denim	3	2	3	2
Slacks, casual	1	2/3	1	1
Shirt, dress	2	1	2	1
Shirt, casual	4	3	4	3
Jersey,short-sleeve T-shirt	3	2	3	2
Sweater, pullover	2	1	2	1
Shorts	2	1	2	1
Bathing Suit	1	1/2	1	1/2
Undergarments				
Briefs	4	4	4	4
Drawers/Long underwear	1	2/3	1	1
Undershirt	3	2	3	2
Footwear				
Shoes, dress	1	1	1	1
Shoes, casual/runners	1	2	1	2
Rainboots/Rubbers	1	1/2	1	1/2
Snowboots	1	2/3	1	1
Slippers	1	1/2	1	1/2
Socks, light	4	4	4	4
Socks, sport	4	3	4	3
Socks, heavy boot socks	1	1	1	1/2
Miscellaneous				
Pyjamas	2	2/3	2	1/2
Bathrobe	1	1/3	1	1/3
Belt	1	1/3	1	1/3
Scarf, winter	1	1/2	1	1/2
Mitts/Gloves	2	4/3	2	1
Hat, winter	1	1/2	1	1/2
Hat, summer	1	1/2	1	1/2
Tie	1	1/2	1	1/2
Wallet	1	1/3	1	1/3
Watch	-	-	1	1/2
Repair and Dry Cleaning	4% of total		4% of total	

Table C-10b
CLOTHING COSTS: BOYS AGE 6 TO 11 YEARS

(October 2000)

	Average Cost	Budget Cost Per Year	
		6 - 8 years	9 - 11 years
Outwear			
Snowsuit/Ski suit, 2 piece	80.00 *	40.00 *	40.00 *
Jacket, summer	25.00	12.50	16.67
Raincoat/Windsuit	20.00	10.00	13.33
Sports jacket/Blazer	50.00	25.00	25.00
Slacks, dress	29.00	29.00	29.00
Jeans, denim	22.00	44.00	44.00
Slacks, casual	18.00	12.00	18.00
Shirt, dress	10.00	10.00	10.00
Shirt, casual	18.00	54.00	54.00
Jersey,short-sleeve T-shirt	8.00	16.00	16.00
Sweater, pullover	20.00	20.00	20.00
Shorts	10.00	10.00	10.00
Bathing Suit	10.00	5.00	5.00
Undergarments			
Briefs	1.50	6.00	6.00
Drawers/Long underwear	9.00	6.00	9.00
Undershirt	2.50	5.00	5.00
Footwear			
Shoes, dress	25.00	25.00	25.00
Shoes, casual/runners	25.00	50.00	50.00
Rainboots/Rubbers	10.00	5.00	5.00
Snowboots	50.00	33.33	50.00
Slippers	15.00	7.50	7.50
Socks, light	1.50	6.00	6.00
Socks, sport	1.00	3.00	3.00
Socks, heavy boot socks	3.00	3.00	1.50
Miscellaneous			
Pyjamas	15.00	10.00	7.50
Bathrobe	18.00	6.00	6.00
Belt	12.00	4.00	4.00
Scarf, winter	8.00	4.00	4.00
Mitts/Gloves	9.00	12.00	9.00
Hat, winter	8.00	4.00	4.00
Hat, summer	9.00	4.50	4.50
Tie	10.00 *	5.00 *	5.00 *
Wallet	10.00 *	3.33 *	3.33 *
Watch	20.00 *	-	10.00 *
Total of Above Items		**490.17**	**526.33**
Repair and Dry Cleaning		19.61	21.05
Subtotal		**509.77**	**547.39**
GST (7%)		35.68	38.32
PST (7%)		5.13	5.83
TOTAL ANNUAL COST		**$550.59**	**$591.54**

* Up to age 14, no PST on clothing and footwear costing under $100

Table C-11a
CLOTHING STANDARDS: BOYS AGE 12 TO 18 YEARS

	12 - 14 years		15 - 18 years	
	Stock	Replacement	Stock	Replacement
Outwear				
Jacket/Parka, winter	1	1/2	1	1/2
Ski pants	1	1/2	1	1/2
Rain/All-purpose coat	1	1/2	1	1/2
Jacket/Windbreaker, summer	1	1/2	1	1/2
Suit, 2 pieces	1	1/2	1	1/3
Sports jacket	1	1/2	1	1/3
Slacks, dress	1	1	1	1
Slacks, casual	1	1	1	1/2
Work pants/Jeans/Sweat pants	3	2	3	2
Shirt, dress	2	1	2	1
Shirt, casual, long-sleeves	2	1	3	2
Shirt, casual, short-sleeves	2	2	1	1
Jersey, T-shirt	3	2	3	2
Sweater, pullover	2	1	2	1
Shorts	2	1	2	1
Bathing Suit	1	1/2	1	1/2
Undergarments				
Undershirt	3	3/2	3	3/2
Shorts/Briefs	4	4	4	4
Drawers/Long underwear	1	1/2	1	1/2
Pyjamas	2	1/2	2	1/2
Bathrobe	1	1/3	1	1/4
Footwear				
Shoes, dress	1	1	1	1/2
Shoes, casual/runners	1	2	1	2
Snowboots	1	2/3	1	1/2
Rubber boots/Rubbers	1	1/2	1	1/2
Slippers	1	1/2	1	1/3
Socks, dress	4	4	4	3
Socks, casual	4	3	4	4
Socks, heavy	1	1/2	-	-
Miscellaneous				
Scarf, winter	1	1/2	1	1/2
Gloves, dress	-	-	1	1/2
Mitts	2	1	1	1/2
Belt	1	1/4	1	1/4
Tie	1	1/2	1	1/2
Hat, winter	1	1/2	1	1/2
Hat, summer		1 1/2		1 1/2
Wallet	1	1/3	1	1/3
Watch	1	1/2	1	1/2
Repair and Dry Cleaning	6%	of total	8%	of total

Table C-11b
CLOTHING COSTS: BOYS AGE 12 TO 18 YEARS
(October 2000)

	Average Cost	Budget Cost Per Year	
		12 -14 years	15 - 18 years
Outwear			
Jacket/Parka, winter	150.00 *	75.00 *	75.00
Ski pants	80.00	40.00	40.00
Rain/All-purpose coat	100.00 *	50.00 *	50.00
Jacket/Windbreaker, summer	30.00	15.00	15.00
Suit, 2 pieces	100.00 *	50.00 *	33.33
Sports jacket	127.00 *	63.50 *	42.33
Slacks, dress	35.00	35.00	35.00
Slacks, casual	40.00	40.00	20.00
Work pants/Jeans/Sweat pants	35.00	70.00	70.00
Shirt, dress	24.00	24.00	24.00
Shirt, casual, long-sleeves	25.00	25.00	50.00
Shirt, casual, short-sleeves	22.00	44.00	22.00
Jersey, T-shirt	9.00	18.00	18.00
Sweater, pullover	25.00	25.00	25.00
Shorts	20.00	20.00	20.00
Bathing Suit	15.00	7.50	7.50
Undergarments			
Undershirt	3.00	4.50	4.50
Shorts/Briefs	2.50	10.00	10.00
Drawers/Long underwear	10.00	5.00	5.00
Pyjamas	18.00	9.00	9.00
Bathrobe	60.00	20.00	15.00
Footwear			
Shoes, dress	40.00	40.00	20.00
Shoes, casual/runners	50.00	100.00	100.00
Snowboots	50.00	33.33	25.00
Rubber boots/Rubbers	20.00	10.00	10.00
Slippers	15.00	7.50	5.00
Socks, dress	2.50	10.00	7.50
Socks, casual	1.50	4.50	6.00
Socks, heavy	2.50	1.25	-
Miscellaneous			
Scarf, winter	11.00	5.50	5.50
Gloves, dress	15.00	-	7.50
Mitts	15.00	15.00	7.50
Belt	20.00 *	5.00 *	5.00
Tie	14.00 *	7.00 *	7.00
Hat, winter	10.00	5.00	5.00
Hat, summer	15.00	7.50	7.50
Wallet	20.00 *	6.67 *	6.67
Watch	25.00 *	12.50 *	12.50
Total Of Above Items		**921.25**	**828.33**
Repair and Dry Cleaning		55.28	66.27
Subtotal		**976.53**	**894.60**
GST (7%)		68.36	62.62
PST (7%)		18.88	62.62
TOTAL ANNUAL COST		**$1,063.76**	**$1,019.84**

Table C-12a
CLOTHING STANDARDS: MEN

	White Collar Worker		Blue Collar Worker		Blue Collar Homebased		Elderly	
	Stock	Replacement	Stock	Replacement	Stock	Replacement	Stock	Replacement
Outwear								
Coat, winter	1	1/5	1	1/3	1	1/5	1	1/5
Jacket/Parka, winter	1	1/3	1	1/5	1	1/4	-	-
Rain/All-purpose coat	1	1/5	1	1/5	1	1/5	1	1/7
Jacket/Windbreaker, summer	1	1/3	1	1/3	1	1/3	1	1/4
Suit, 2 pieces	1	1/3	2	1/2	1	1/5	1	1/5
Sports jacket	1	1/3	2	1	1	1/3	2	1/3
Slacks, dress	1	1/2	3	2	1	1/2	2	1/2
Slacks, casual	2	1	2	1	2	1	2	1
Work pants/Jeans/Sweat pants	3	2	1	1/2	3	2	-	-
Coveralls/Overalls	1	1	-	-	-	-	-	-
Shirt, dress	2	1	4	2	3	1/3	3	1
Shirt, casual, long-sleeves	3	2	3	2	3	3/2	3	1
Shirt, casual, short-sleeves	1	1	1	1	3	1	1	1/2
Work shirt	3	2	1	1/2	-	-	-	-
Jersey, T-shirt	3	2	1	1	5	2	1	1/2
Sweater, cardigan	1	1/3	1	1/4	I	1/3	2	1/3
Sweater, pullover	2	1	2	1/2	3	1	-	-
Shorts	2	1/3	2	1/3	2	1/2	1	1/5
Bathing Suit	1	1/3	1	1/3	1	1/3	1	1/5
Undergarments								
Undershirt	3	3	3	2	3	2	3	1
Shorts/Briefs	4	4	4	4	4	4	4	4
Drawers/Long underwear	1	1/2	1	1/2	1	1/3	2	1
Pyjamas	2	2/3	2	2/3	2	2/3	3	2/3
Bathrobe	1	1/3	1	1/3	1	1/3	1	1/3
Footwear								
Shoes, dress	1	1/2	2	1	1	1/3	2	1/2
Shoes, casual/runners	1	1/2	1	1/2	2	1	1	1/3
Snowboots	1	1/2	1	1/3	1	1/3	1	1/5
Rubber boots/Rubbers	1	1/3	1	1/3	1	1/4	1	1/5
Slippers	1	1/3	1	1/3	1	1/2	1	1/2
Workboots	1	3/4	-	-	-	-	-	-
Socks, dress	2	2	3	5	2	2	4	4
Socks, casual	2	2	2	2	4	4	2	2
Socks, heavy	3	3	-	-	1	1/2	-	-
Miscellaneous								
Scarf, winter	1	1/3	1	1/3	1	1/4	1	1/4
Gloves, dress	1	1/3	2	2/3	1	1/3	1	1/3
Gloves, work	1	1	-	-	1	1/4	-	-
Mitts	1	1/2	1	1/2	1	1/4	1	1/3
Belt	2	1/3	2	1/3	2	1/4	1	1/4
Tie	2	1	4	3	3	1	3	1
Hat, winter	1	1/2	1	1/2	1	1/3	1	1/4
Hat, summer	1	1/2	1	1/2	2	1/3	1	1/4
Wallet	1	1/3	1	1/3	1	1/4	1	1/5
Watch	1	1/2	1	1/2	1	1/2	1	1/2
Suspenders	-	-	-	-	-	-	1	1/2
Handkerchiefs, cotton	-	-	-	-	-	-	12	3
Repair and Dry Cleaning	12%	of total	15%	of total	12%	of total	15%	of total

Table C-12b
CLOTHING COSTS: MEN
(October 2000)

	Average Cost	Blue Collar Worker	White Collar Worker	White Collar Homebased	Elderly
Outwear					
Coat, winter	80.00	16.00	26.67	16.00	16.00
Jacket/Parka, winter	150.00	50.00	30.00	37.50	-
Rain/All-purpose coat	100.00	20.00	20.00	20.00	14.29
Jacket/Windbreaker, summer	30.00	10.00	10.00	10.00	7.50
Suit, 2 pieces	100.00	33.33	50.00	20.00	20.00
Sports jacket	127.00	42.33	127.00	42.33	42.33
Slacks, dress	35.00	17.50	70.00	17.50	17.50
Slacks, casual	40.00	40.00	40.00	40.00	40.00
Work pants/Jeans/Sweat pants	35.00	70.00	17.50	70.00	-
Coveralls/Overalls	35.00	35.00	-	-	-
Shirt, dress	24.00	24.00	48.00	8.00	24.00
Shirt, casual, long-sleeves	25.00	50.00	50.00	37.50	25.00
Shirt, casual, short-sleeves	22.00	22.00	22.00	22.00	11.00
Work shirt	32.00	64.00	16.00	-	-
Jersey, T-shirt	9.00	18.00	9.00	18.00	4.50
Sweater, cardigan	34.00	11.33	8.50	11.33	11.33
Sweater, pullover	25.00	25.00	12.50	25.00	-
Shorts	20.00	6.67	6.67	10.00	4.00
Bathing Suit	15.00	5.00	5.00	5.00	3.00
Undergarments					
Undershirt	3.00	9.00	6.00	6.00	3.00
Shorts/Briefs	2.50	10.00	10.00	10.00	10.00
Drawers/Long underwear	10.00	5.00	5.00	3.33	10.00
Pyjamas	18.00	12.00	12.00	12.00	12.00
Bathrobe	60.00	20.00	20.00	20.00	20.00
Footwear					
Shoes, dress	40.00	20.00	40.00	13.33	20.00
Shoes, casual/runners	50.00	25.00	25.00	50.00	16.67
Snowboots	50.00	25.00	16.67	16.67	10.00
Rubber boots/Rubbers	20.00	6.67	6.67	5.00	4.00
Slippers	15.00	5.00	5.00	7.50	7.50
Workboots	80.00	60.00	-	-	-
Socks, dress	2.50	5.00	12.50	5.00	10.00
Socks, casual	1.50	3.00	3.00	6.00	3.00
Socks, heavy	2.50	7.50	-	1.25	-
Miscellaneous					
Scarf, winter	11.00	3.67	3.67	2.75	2.75
Gloves, dress	15.00	5.00	10.00	5.00	5.00
Gloves, work	12.00	12.00	-	3.00	-
Mitts	15.00	7.50	7.50	3.75	5.00
Belt	20.00	6.67	6.67	5.00	5.00
Tie	14.00	14.00	42.00	14.00	14.00
Hat, winter	10.00	5.00	5.00	3.33	2.50
Hat, summer	15.00	7.50	7.50	5.00	3.75
Wallet	20.00	6.67	6.67	5.00	4.00
Watch	25.00	12.50	12.50	12.50	12.50
Suspenders	21.00	-	-	-	10.50
Handkerchiefs, cotton	1.25	-	-	-	3.75
Total of Above Items		**853.83**	**832.17**	**625.58**	**435.37**
Repair and Dry Cleaning		102.46	124.83	75.07	65.31
Subtotal		**956.29**	**956.99**	**700.65**	**500.67**
GST (7%)		66.94	66.99	49.05	35.05
PST (7%)		66.94	66.99	49.05	35.05
TOTAL ANNUAL COST		**$1,090.17**	**$1,090.97**	**$798.74**	**$570.77**

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HEALTH CARE

Expenditures for health care (including dental care and medicine chest supplies) form a basic part of any family budget. However, the development of a typical budget, which could be regarded as reflecting the needs of all families, is difficult to determine because individuals have little control over the health care that they may need.

Some families or individuals require a great deal of medical or dental care; others need very little. As well, if there were a family member with a medical disability, costs for health care and in many other categories could be higher depending on the type and level of disability.

There have been significant developments in Canada, particularly in the last few decades, such as the introduction of provincial plans providing "universality" of coverage in the hospital, medical and other health fields. This has, to a certain extent, removed many of the overwhelming cost components involved in the budgeting for health care.

Routine dental work, eye care and eye glasses, non-prescription and some prescription drugs and medicine chest supplies fall into this category. Because it is impossible to arbitrarily average the use of non-prescription drugs, no dollar figure can be provided. In order to get an accurate figure for this expense, families will have to use personal records.

HEALTH INSURANCE

Manitoba Health Services in accordance with *The Health Services Insurance Act* administers the health insurance benefits for Manitobans. All Manitoba residents are entitled to insured health benefits both in Manitoba and outside the province.

The Plan finances hospital, medical, personal care homes, Pharmacare and many other health services. For example, under the Hospital Program, standard ward accommodation and other related services are provided as insured benefits to hospitalized Manitobans. Patients are charged only for preferred accommodation. The Medical Program covers physician services such as office visits, house calls and services in hospitals. Other insured benefits include certain chiropractic services. Dental coverage is restricted to certain surgical procedures performed in a hospital by registered dentists or oral surgeons. Other services, too numerous to mention here, are also covered by the Plan.

Prescription drugs are partially covered by Pharmacare, depending on income, and by extended health insurance plans such as Manitoba Blue Cross or other insurance providers.

Manitoba Blue Cross

All Manitoba residents covered by Manitoba Health are eligible. There is no age limit or required medical examination. Family coverage includes the applicant, spouse or common-law spouse and dependent children (unmarried and unemployed) up to the age of 21.

Blue Cross offers four options for coverage. Budget Guides uses the costs for the Medi-Blue Plan.

1. Medi-Blue Plan

The Medi-Blue Plan covers services which are not included in the provincial health care program such as ambulance service, semi-private hospital room, prescription drugs, travel health care, accidental dental, private duty nursing, physiotherapy, foot care, medical appliances, nutritional and psychological counselling, occupational therapy and athletic therapy.

2. Medi-Blue Deluxe Plan

This plan provides enhanced benefit coverage. In addition to the benefits provided by the Medi-Blue Plan, this plan provides day surgery assisted care, orthotics, increased maximum for prescription drugs, BlueNet point of sale claim processing system and hearing aids.

3. Plus Plan and Plus Plan Deluxe

These plans include dental benefits for basic and major services as well as orthodontics. There are also increased levels of service coverage for items such as prescription drugs and hearing aids.

Table HC-1
MANITOBA BLUE CROSS MEDI-BLUE PLAN
(October 2000)

AGE	Single		Family	
	Month	Year	Month	Year
18 - 34	16.55	198.60	28.95	347.40
35 - 44	18.60	223.20	32.50	390.00
45 - 54	21.00	252.00	36.80	441.60
55 - 64	22.35	268.20	39.05	468.60
65 - 74	27.40	328.80	47.95	575.40
75 - 84	30.90	370.80	54.40	652.80
85+	29.30	351.60	60.00	720.00

PRESCRIPTION DRUGS

Pharmacare is for any Manitoban, regardless of age, whose income is seriously affected by high prescription drug costs.

Coverage is based on both income and the amount paid for eligible drugs. Once the deductible is reached, there is 100% coverage.

To register for coverage, you **must apply each year**. Application forms are available from any pharmacy or from Pharmacare.

Calculating the deductible for 2000 is as follows:

- Determine family income for the last year.
- Subtract $3000 for a spouse and each dependent child under 18 years. This is the **adjusted family income.**
- If the adjusted family income is more than $15,000 multiply by 3%. If the adjusted income is less than $15,000 multiply by 2%. The result is the Pharmacare deductible. There is a $100 minimum deductible.

Examples of deductibles.

- The deductible for a married senior citizen with no dependent children and a family income of $17,000 is $280.
- The deductible for a single person with an income of $17,000 is $510.
- The deductible for a married couple with two dependent children and a family income of $30,000 is $630.

For more information on Pharmacare, phone:
786-7141(in Winnipeg)
1-800-297-8099 (outside Winnipeg)
or TTY 774-8618

DENTAL CARE

Although each dentist determines his or her own fees based on office overhead, routine dental work can be estimated based on the fee guide of the Manitoba Dental Association. It is assumed that a child under 3 would not need dental care. The cost of extractions, fillings, dentures, root canal work etc. varies with the amount of work done.

Dental plan coverage varies from company to company, but generally save families a large percentage of dental expenses. Some dental treatments may also be covered by Manitoba Blue Cross Plans.

Table HC-2
STANDARDS AND COSTS OF DENTAL CARE
(October 2000)

Item	Description	Average Cost	Child 3-11yrs		Child 12-18yrs		Adult	
Checkup	Annual, recall*	21.20		21.20		21.20		21.20
Scaling**	1 - 15 minute unit	31.60		-	1/2 unit	15.80	1 unit	31.60
Polishing**	1 - 15 minute unit	25.60	1 unit	25.60	1 unit	25.60	1/2 unit	12.80
X-rays	3 Films	20.00		20.00		20.00		20.00
Fluoride Treatment		11.40		11.40		11.40		-
TOTAL				$78.20		$94.00		$85.60

* New patient checkup is 25.90

** Additional scaling or polishing may be required depending on number, kind and arrangement of teeth

EYE GLASSES

The average cost of a pair of prescription eye glasses is again, very difficult to determine. A heavy prescription, bifocals, tinting or designer frames cost more. Prices vary substantially from store to store, but an adult will have to pay around $122 for single lens, prescription glasses. Bifocals cost roughly $50 more. Children's glasses (up to 13 years) would cost about $129. (October 2000)

Through the Manitoba Health Services the Manitoba Eye Glasses Program provides some financial assistance for the purchase of eye glasses prescribed to Manitoba residents 65 years of age or over.

MEDICINE CHEST SUPPLIES

Medicine Chest Supplies are for basic needs and are based on family size rather than age of family members. Costing for ASA/Acetaminophen is the exception. Because ASA is not recommended for children, costing is based on acetaminophen. For households without children the average cost for 100 tablets of ASA is $6.59.

Table HC-3
STANDARDS AND COSTS OF MEDICINE CHEST SUPPLIES
(October 2000)

Article	Description	Average Cost	1 - 2 Persons		3 - 5 Persons		6+ Persons	
			amt.	cost	amt.	cost	amt.	cost
Thermometer		3.99	1/2	2.00	1/2	2.00	1/2	2.00
Tweezers		2.66	1/3	0.89	1/2	1.33	1/2	1.33
Hot Water Bottle		4.99	1/5	1.00	1/4	1.25	1/3	1.66
Peroxide	500ml	1.96	1/4	0.49	1/2	0.98	1	1.96
First Aid Ointment	30g	6.82	1	6.82	2	13.65	4	27.29
Petroleum Jelly	400g	3.09	2	4.64	4	12.36	5	15.45
Acetomenophin	100 tabs	4.49	2	8.98	4	17.96	6	26.94
Adhesive Tape	405cmx2.5cm	3.74	1	3.74	2	7.48	4	14.96
Sterile Gauze	4.5mx5cm	4.14	1/2	2.07	1	4.14	2	8.28
Adhesive Bandages	100 pcs	5.56	1	5.56	2	11.11	3	16.67
Elastic Bandage	4mx5cm	4.06	1/4	1.01	1/2	2.03	1	4.06
Subtotal				37.19		74.28		120.60
GST (7%) = PST (7%)				5.21		10.40		16.88
TOTAL				**$42.39**		**$84.68**		**$137.48**
TOTAL COST PER YEAR				**$42.39**		**$84.68**		**$137.48**
TOTAL COST PER MONTH				**$3.53**		**$7.06**		**$11.46**

PERSONAL CARE

The importance of personal care and physical hygiene to a person's health, employment, social relations and self concept scarcely needs stressing.

The average costs for personal care are shown on the following tables and are described according to age, sex, and employment status. Estimates are based on expenditure studies and current family practices. In order to allow for the variables in what can be considered basic personal care needs of individuals, an "other" category has been used. This section includes items such as additional hair care products and services, hand lotion, mouthwash, denture cleaners and adhesives, cosmetics, etc.

Options are available for families who want to cut costs. Hairdressers who work out of their homes generally charge less. There are also hairdressing schools that regularly take appointments. Prices at the schools vary, but average the following:

Winnipeg:
- Haircut - adult $5.35 - $7.50
- Haircut - child $3.73 - $5.35
- Woman's permanent $24.61 - $37.45

Brandon:
- Haircut - adult $8.00
- Haircut - child $7.49
- Women's permanent $26.75 - $41.73

Table PC-1
AVERAGE COSTS FOR PERSONAL CARE NEEDS
(October 2000)

	Month	Year
Child*		
1-6 years	$7.71	$92.51
7-11 years	$7.40	$88.80
Boy		
12-14 years	$13.75	$165.01
15-18 years	$20.10	$241.19
Girl		
12-14 years	$22.59	$271.04
15-18 years	$28.40	$340.79
Man		
Employed	$21.24	$254.92
Homebased	$21.24	$254.92
Elderly	$21.24	$254.92
Woman		
Employed	$31.31	$375.67
Homebased	$28.40	$340.79
Elderly	$26.15	$313.85

* Personal care for infants included in Clothing Section.

Table PC-2a
PERSONAL CARE STANDARD OF GOODS AND SERVICES
CHILDREN 1 TO 11

Item	Description	Child 1-6	Child 7-11
Haircut	professional services	4	4
Cleansing Tissue	box of 150 double	6	6
Toothbrush	child's	2	2
Toothpaste	75ml	8	8
Dental Floss	unwaxed, 183m (200 yds)	1	1
Toilet Soap	90g	18	14
Shampoo	300ml	5	5
Hairbrush and Comb		1/2	1/4
Nail File	metal	1/2	1/2
Nail Brush		1/2	1/2

Table PC-2b
AVERAGE ANNUAL COSTS FOR PERSONAL CARE NEEDS
CHILDREN 1 TO 11
(October 2000)

Item	Average Cost	Child 1-6	Child 7-11
Haircut*	10.43	41.73	41.73
Cleansing Tissue	1.12	6.70	6.70
Toothbrush	1.59	3.18	3.18
Toothpaste	0.89	7.09	7.09
Dental Floss	2.76	2.76	2.76
Toilet Soap	0.51	9.24	7.19
Shampoo	1.69	8.43	8.43
Hairbrush and Comb	4.81	2.40	1.20
Nail File	1.92	0.96	0.96
Nail Brush	2.42	1.21	1.21
Subtotal		**83.71**	**80.46**
GST (7%) & PST (7%)		8.80	8.34
TOTAL		**$92.51**	**$88.80**

* No provincial sales tax

Table PC-3a
PERSONAL CARE STANDARD OF GOODS AND SERVICES
MEN AND BOYS 12 TO 18

Item	Description	Boys		Men		
		12-14	15-18	Employed	Home Based	Elderly
Haircut	professional service	6	8	8	8	8
Cleansing Tissue	box of 150 double	7	7	7	7	7
Toothbrush	adult	2	2	2	2	2
Toothpaste	75ml	8	8	8	8	8
Dental Floss	unwaxed, 183m (200 yds)	1	1	1	1	1
Toilet Soap	90g	14	14	14	14	14
Shampoo	300ml	7	7	7	7	7
Deodorant/Antiperspirant	75g stick	3	3	3	3	3
Preshave Lotion	90ml	-	1	2	2	2
Electric Shaver	corded	-	1/10	1/7	1/7	1/7
Replacement blades	blades only	-	2/3	1	1	1
Hairbrush and Comb		1/5	1/5	1/5	1/5	1/5
Nail File	metal	1/2	1/2	1/2	1/2	1/2
Nail Brush		1/2	1/2	1/2	1/2	1/2
Other*		15% of above	25% of above	25% of above	25% of above	25% of above

* Includes miscellaneous items such as mouthwash, aftershave, etc.

Table PC-3b
AVERAGE ANNUAL COSTS FOR PERSONAL CARE NEEDS
MEN AND BOYS 12 TO 18
(October 2000)

Item	Average Cost	Boys		Men		
		12-14	15-18	Employed	Home Based	Elderly
Haircut*	13.24	79.42	105.89	105.89	105.89	105.89
Cleansing Tissue	1.12	7.82	7.82	7.82	7.82	7.82
Toothbrush	1.77	3.53	3.53	3.53	3.53	3.53
Toothpaste	0.89	7.09	7.09	7.09	7.09	7.09
Dental Floss	2.76	2.76	2.76	2.76	2.76	2.76
Toilet Soap	0.51	7.19	7.19	7.19	7.19	7.19
Shampoo	1.69	11.81	11.81	11.81	11.81	11.81
Deodorant/Antiperspirant	2.45	7.36	7.36	7.36	7.36	7.36
Preshave Lotion	2.22	0.00	2.22	4.44	4.44	4.44
Electric Shaver	57.48	0.00	5.75	8.21	8.21	8.21
Replacement blades/Foil	14.86	0.00	9.91	14.86	14.86	14.86
Hairbrush & Comb	4.81	0.96	0.96	0.96	0.96	0.96
Nail File	1.92	0.96	0.96	0.96	0.96	0.96
Nail Brush	2.42	1.21	1.21	1.21	1.21	1.21
Total of Above		**130.11**	**174.46**	**184.09**	**184.09**	**184.09**
Other		19.52	43.61	46.02	46.02	46.02
Subtotal		**149.62**	**218.07**	**230.12**	**230.12**	**230.12**
GST (7%) & PST (7%)		15.39	23.12	24.80	24.80	24.80
TOTAL		**$165.01**	**$241.19**	**$254.92**	**$254.92**	**$254.92**

* No provincial sales tax.

Table PC-4a
PERSONAL CARE STANDARD OF GOODS AND SERVICES
WOMEN AND GIRLS 12 TO 18

Item	Description	Girls		Women		
		12-14	15-18	Employed	Home Based	Elderly
Haircut	professional service	8	8	8	8	8
Cleansing Tissue	box of 150 double	7	7	7	7	7
Deodorant/Antiperspirant	70g stick	3	3	3	3	3
Toothpaste	75ml	8	8	8	8	8
Dental Floss	unwaxed, 183m (200 yds)	1	1	1	1	1
Toothbrush	Adult	2	2	2	2	2
Toilet Soap	90g	14	14	14	14	14
Shampoo	300ml	7	7	7	7	7
Hairbrush & Comb		1/5	1/5	1/5	1/5	1/5
Nail File	metal	1/2	1/2	1/2	1/2	1/2
Nail Brush		1/2	1/2	1/2	1/2	1/2
Disposable Razors	pkg of 10	2	2	2	2	2
Sanitary Napkins	box of 24	10	10	10	10	0
Other*		20% of above	50% of above	65% of above	50% of above	65% of above

* Includes miscellaneous items such as additional hair care products, permanents, cosmetics, personal care appliances, etc.

Table PC-4b
AVERAGE ANNUAL COSTS FOR PERSONAL CARE NEEDS
WOMEN AND GIRLS 12 TO 18
(October 2000)

Item	Average Cost	Girls		Women		
		12-14	15-18	Employed	Home-Based	Elderly
Haircut*	14.24	113.89	113.89	113.89	113.89	113.89
Cleansing Tissue	1.12	7.82	7.82	7.82	7.82	7.82
Deodorant/Antiperspirant	2.73	8.18	8.18	8.18	8.18	8.18
Toothpaste	0.89	7.09	7.09	7.09	7.09	7.09
Dental Floss	2.76	2.76	2.76	2.76	2.76	2.76
Toothbrush	1.77	3.53	3.53	3.53	3.53	3.53
Toilet Soap	0.51	7.19	7.19	7.19	7.19	7.19
Shampoo	1.69	11.81	11.81	11.81	11.81	11.81
Hairbrush & Comb	4.81	0.96	0.96	0.96	0.96	0.96
Nail File	1.92	0.96	0.96	0.96	0.96	0.96
Nail Brush	2.42	1.21	1.21	1.21	1.21	1.21
Disposable Razors	2.85	5.69	5.69	5.69	5.69	5.69
Sanitary Napkins	3.29	32.87	32.87	32.87	32.87	0.00
Total of Above		**203.96**	**203.96**	**203.96**	**203.96**	**171.09**
Other		40.79	101.98	132.57	101.98	111.21
Subtotal		**244.75**	**305.93**	**336.53**	**305.93**	**282.30**
GST(7%) & PST(7%)		26.29	34.86	39.14	34.86	31.55
TOTAL		**$271.04**	**$340.79**	**$375.67**	**$340.79**	**$313.85**

* No provincial sales tax.

RECREATION - READING - GIFTS & CONTRIBUTIONS SPECIAL SCHOOL NEEDS

The standard for recreation and related items is meant to provide an amount permitting a balanced set of activities capable of addressing a variety of needs. It is recognized that people do tend to specialize in particular facets of recreation, and consequently may outspend the amount allocated for some items. Some "trading-off" of expenditures to concentrate on an area of preference is to be expected.

In all three budgets, family costs provide for a one-week rental of a housekeeping cottage. Note that vacation travel costs are shown under Transportation. While vacation food costs are included in the general food budget, some adjustments may be necessary.

TWO PARENT FAMILIES

The standards and costs for the family unit provide for a set of goods and services required by all families, regardless of size or composition. This includes such home entertainment items as a colour television, a portable AM/FM radio/cassette recorder, a stereo cassette/CD player, and a camera as well as the annual cost of a newspaper subscription. Buying a newspaper each day will cost more than double the yearly subscription rate. These costs are included under those for the family head.

The reading budget provides both the head and spouse with the annual cost of a magazine subscription and a few paperback books. It is assumed that the bulk of family reading may readily be satisfied through public libraries.

The adult recreation budget allows for the purchase of tapes/CD's, photographic supplies, service and repair costs, admissions to movies and other entertainment, memberships, and other recreation activities (including hobbies, crafts, sports equipment and education). In addition, a proportion of the recreation budget is allocated for spending on gifts and contributions.

The standards and costs for children are shown by age and include the purchase of a limited number of magazines and paperbacks. The toys and games selected for pricing are for the various age groups. The recreation budget also includes tapes/CD's, admissions to movies and other entertainment, memberships and lessons, sports equipment, and other recreation activities (including hobbies and crafts). Other recreation costs do not account for special equipment for sports such as hockey or ringette. The initial investment and replacement costs for this equipment would be at least $200 although savings could be made if second-hand equipment were purchased. Costs for club assessments, tournaments and trips are not included. This could amount to $500 or more depending on the age of the child and degree of participation in some sports. In the case of children, the communication costs are included as part of the budget allocation for gifts and contributions.

LONE PARENT FAMILIES

Family expenditure data (Family Expenditure in Canada, 1990, Statistics Canada) shows that in 1990, of all family types, lone parent families spend the least on recreational activities. In fact, they spend less than half as much as the majority of two parent families. The low income levels combined with unshared family responsibilities can lead to social isolation.

A major concern in developing the recreational standard has been to encourage social participation, as well as meeting the social and physical development needs of family members. The recreational needs of lone parent families are at least as great as those of other families, and the standards are designed to reflect this.

The standards and costs for the family unit are identical with those listed for two parent families and are included under costs for the single parent.

The reading budget calls for two magazine subscriptions and the acquisition of several paperback books. Again, it is anticipated that the bulk of family reading may readily be complemented through public libraries.

The lone parent recreation budget parallels that for the two parent family with slightly higher standards for tapes/CD's, photographic supplies, admissions to movies and other entertainment representing the key differences.

The standards and costs for children are identical to those listed previously under two parent families.

ELDERLY FAMILIES

For the elderly, leisure poses a problem of how to continue in or find involvements and interests which are meaningful substitutes for a changing lifestyle.

Retirement incomes may do little more than provide for physical needs. Fortunately, seniors' drop-in centres can cost as little as $4 a year to join and offer a variety of free activities. The elderly may feel excluded, not just by the cost of participating in events, but also by inadequate clothing, cost of coffee or the need to buy a raffle ticket. Others may find a "free-to-seniors" offer inconsistent with their self-conception.

It might seem unrealistic, therefore, to develop a leisure budget knowing that many seniors will lack the income to meet the level of expenditure projected in this budget. The budget, however, may be taken as some measure of the shortfall.

It may be found that this budget for seniors exceeds average expenditures for recreation of many younger families. Such a comparison, however, has limited value, if only because on retirement, leisure and its utilization tend to fill the whole of time and become the central fact of life.

The standards and costs for the family unit parallel those for the other two budget families with some minor adjustments in replacement rates. These costs are included under both one person and two person households.

The reading budget covers one or two magazine subscriptions depending on household size and a higher allocation for paperbacks. The public library is assumed to satisfy the bulk of family reading.

The recreation budget also parallels that of the other budget families, with standards differing from the two parent family in the following respects: a lower amount for tapes/CD's, an increased standard for movie admissions and other entertainment, and a fifty percent increase in the allocation for membership and dues.

In addition, the elderly family's recreation budget covers one-third of the cost of an eight day, escorted charter bus tour. This includes the cost of hotels, sightseeing, some admissions, and taxes. Meals are not included.

SPECIAL SCHOOL NEEDS

An attempt has been made to itemize the cost of special school needs for children age 5 to 17 but these needs vary with each child. Expenses incidental to schooling, such as books and supplies, gym equipment, and other fees for group activities, also vary from school to school and from course to course. Parents wishing to budget for such expenses should consult their child's teacher at the beginning of a term or refer to past expense records. Parents will find that much of these costs fall in September.

At the elementary level, a child may need ballpoint pens, pencils, a pencil case, paper and supplies for special projects. At the junior and senior levels, students usually have to supply only notebooks, paper and pens but incidental costs may increase. Those wishing to participate in team sports may find it necessary to purchase more expensive than average running shoes and other equipment. Gym wear may be a requirement; student activity fees tend to be a social obligation; and school lunches will often be optional.

The young person who is unable to participate in an activity with his/her peers may feel "left out" or deprived. As with most activities, participation is an important socializing element in a child's development.

Field trips are a formal part of studies. For elementary students the school board normally supplies buses. At the secondary level, buses may have to be rented and the students charged a fee. Costs of field trips are often a shared expense with pupils raising their part through fund raisers.

Costs for graduation celebrations are variable and have not been included although they can be significant. There may be expenses related to pictures, cap and gown rentals, graduation dinner and dance (including formal wear) and other incidentals. Student fund raising may subsidize some of these costs but, depending on the type of celebration, families may need to budget for additional costs.

Costs for post secondary education are not included in Budget Guides. Some students may receive financial assistance in the form of loans, bursaries and scholarships but this may not be sufficient to cover all the costs. The fact sheet at the end of this section, Investing for Education, provides information on budgeting for higher education.

After age 16, there is also another kind of cost, the opportunity of foregone earnings. Students under 18 years can earn $6 an hour (the minimum wage) or more. This is not a direct cost but should be considered as one element in the total picture, especially for low-income families.

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Table R-1
AVERAGE COSTS FOR RECREATION, GIFTS AND CONTRIBUTIONS
INCLUDING CHILDRENS SCHOOL NEEDS
(October 2000)

	Month	Year
ADULTS		
Single Adult	$158.50	$1,901.97
Two Adults (Family)	273.31	3,279.77
Lone Parent	211.30	2,535.60
One Person (Elderly)	232.86	2,794.28
Two Persons (Elderly)	345.66	4,147.98
CHILDREN		
1 to 4 years	38.04	456.45
5 years	43.12	517.45
6 years	52.29	627.49
7 to 11 years	73.58	882.94
12 to 13 years	80.41	964.96
14 years	92.10	1,105.22
15 to 17 years	111.06	1,332.76
18 years	107.24	1,286.90

Table R-2
ANNUAL QUANTITY STANDARDS FOR ADULTS
RECREATION, READING GIFTS AND CONTRIBUTIONS

	Single Adult	Two Adults	Lone Parent	Elderly One Person	Elderly Two Person
A. Reading					
Newspaper, daily (yearly subscription)	1	1	1	1	1
Magazine	1	2	2	1	2
Books/Paperbacks	4	8	8	6	12
B. Recreation					
Portable AM/FM Radio	1/12	1/12	1/12	1/15	1/15
20" Colour Television	1/12	1/12	1/12	1/12	1/12
Stereo Cassette/CD Player	1/12	1/12	1/12	1/15	1/15
Tapes/CD's	6	12	8	4	8
35 mm Pocket Camera	1/15	1/15	1/15	1/15	1/15
Films and Development	4	8	6	4	8
Admissions - Movies	6	12	8	8	16
- Other (as a % of movies)	50%	50%	50%	150%	150%
Memberships and Lessons *	1	2	1	2	4
Other recreation (VCR, hobbies, crafts sports equipment , etc.	20% of above recreation	20% of above recreation	20% of above recreation	20% of above recreation	20% of above recreation
Cable TV (yearly)	1	1	1	1	1
Service and Repair (as a % of cost of radio, T.V., and cassette player)	5%	10%	7.5%	5%	10%
Housekeeping Cottage (1 week rental)	1/2	1	1	1	1
Tours and Other Travel (8 day bus tour)	-	-	-	1/3	1/3
C. Gifts and Contributions	30% of total recreation	30% of total recreation	30% of total recreation	20% of total recreation	20% of total recreation

* Recreation standards are for basic activities and do not include club assessments, tournament costs, special equipment for more advanced participation

Table R-3
UNIT COSTS OF READING AND RECREATION FOR ADULTS
(October 2000)

	Unit Cost		Unit Cost
Newspaper, daily (yearly subscription)	179.40 ***	Movies - adults	10.75 ***
Magazine	21.65 **	- seniors	5.63 ***
Books/Paperbacks	10.65 *	Memberships and Lessons - adults	280.00 *
Portable AM/FM Radio	15.00 **	- seniors	191.00 *
20" Colour Television	369.00 **	Cable TV (yearly)	208.44 ***
Stereo Cassette/CD Player	90.00 **	Housekeeping Cottage - 1 bedroom	475.00 **
Tapes/CD's	15.50 **	- 2 bedroom	537.50 **
35 mm Pocket Camera	30.00 **	Bus Tour (8 days) - single	1,465.00 ****
Films and Development	11.50 **	- double (per person)	1,095.00 ****

* plus GST, no PST
** plus GST & PST
*** taxes included
**** no GST or PST

Table R-4
ANNUAL AVERAGE COSTS FOR ADULTS
RECREATION, READING, GIFTS AND CONTRIBUTIONS

(October 2000)

	Single Adult	Two Adults	Lone Parent	Elderly	
				One Person	Two Persons
A. Reading					
Newspaper, daily (yearly subscription)	179.40	179.40	179.40	179.40	179.40
Magazines	21.65	43.30	43.30	21.65	43.30
Books/Paperbacks	42.60	85.20	85.20	63.90	127.80
Subtotal	**243.65**	**307.90**	**307.90**	**264.95**	**350.50**
GST (7%) & PST (7%) where applicable	6.01	12.03	12.03	7.50	15.01
Total A	**249.66**	**319.93**	**319.93**	**272.45**	**365.51**
B. Recreation					
Portable AM/FM Radio	1.25	1.25	1.25	1.00	1.00
20" Colour Television	30.75	30.75	30.75	30.75	30.75
Stereo Cassette/CD Player	7.50	7.50	7.50	6.00	6.00
Tapes/CD's	93.00	186.00	124.00	62.00	124.00
35 mm Pocket Camera	2.00	2.00	2.00	2.00	2.00
Films and Development	46.00	92.00	69.00	46.00	92.00
Admissions - Movies	64.50	129.00	86.00	45.04	90.08
- Other (as a % of movies)	32.25	64.50	43.00	67.56	135.12
Memberships and Lessons *	280.00	560.00	280.00	382.00	764.00
Other Recreation	111.45	214.60	128.70	128.47	248.99
Cable TV (yearly)	208.44	208.44	208.44	208.44	208.44
Service and Repair	23.70	47.40	35.55	23.70	47.40
Housekeeping Cottage	268.75	537.50	537.50	475.00	475.00
Tours and Other Travel	-	-	-	488.33	730.00
Subtotal	**1,169.59**	**2,080.94**	**1,553.69**	**1,966.29**	**2,954.78**
GST (7%) & PST (7%)where applicable	101.42	195.86	150.68	135.23	197.28
Total B	**1,271.01**	**2,276.80**	**1,704.37**	**2,101.52**	**3,152.06**
C. Gifts and Contributions	**381.30**	**683.04**	**511.31**	**420.30**	**630.41**
TOTAL ANNUAL COSTS (Totals A. B. & C.)	**$1,901.97**	**$3,279.77**	**$2,535.60**	**$2,794.28**	**$4,147.98**

Table R-5
ANNUAL QUANTITY STANDARDS FOR CHILDREN
RECREATION, READING, GIFTS, CONTRIBUTIONS, SCHOOL NEEDS

	CHILD 1 - 6 years	CHILD 7 - 11 years	CHILD 12 - 14 years	CHILD 15 - 18 years
A. Reading				
Magazines (individual)	-	4	8	8
Books/Paperbacks	6	10	10	8
B. Recreation				
Records/Tapes	2	3	4	6
Toys and Games	4	4	1	1
Bicycle	1/5	1/5	1/10	1/10
Admissions - Movies	2	8	12	18
- Other (% of movies)	100%	50%	25%	25%
Memberships and Lessons	1	1	1	1
Sports and Other Equipment	20% of above recreation	20% of above recreation	20% of above recreation	20% of above recreation
Other Recreation (hobbies, crafts, etc.)	same as age 7 - 11	25% of memberships and admissions	25% of memberships and admissions	25% of memberships and admissions
C. Miscellaneous				
Includes gifts, contributions, writing materials, postage, pets, etc.	-	20% of total recreation	20% of total recreation	20% of total recreation
D. School Needs				
(Age 5 - 17) See page 94.				

Table R-6
UNIT COSTS OF READING AND RECREATION FOR CHILDREN
(October 2000)

	1 - 5 years	6 years	7 - 11 years	12 - 13 years	14 years	15 - 17 years	18 years
Magazines **	-	-	2.75	3.75	3.75	3.75	3.75
Books *	7.00	6.20	6.20	6.20	6.20	10.65	10.65
Records and Tapes **	15.50	15.50	15.50	15.50	15.50	15.50	15.50
Toys and Games **	15.90	15.90	19.40	21.10	21.10	21.10	21.10
Bicycle (including helmet) **	77.25	77.25	127.35	162.75	162.75	162.75	162.75
Movie Admissions ***	5.60	5.60	5.60	5.60	10.75	10.75	10.75
Memberships and Lessons ****	139.20	152.16	152.16	211.90	211.90	211.90	280.00

* plus GST, no PST
** plus GST, plus PST
*** taxes included
**** no GST age 14 and under, GST included age 15 - 18, no PST

Table R-7

ANNUAL AVERAGE COST FOR CHILDREN

RECREATION, READING, GIFTS, CONTRIBUTIONS AND SCHOOL NEEDS

(October 2000)

	1 - 4 years	5 years	6 years	7 - 11 years	12 - 13 years	14 years	15 - 17 years	18 years
A. Reading								
Magazines	-	-	-	11.00	30.00	30.00	30.00	30.00
Books/Paperbacks	42.00	37.20	37.20	62.00	62.00	62.00	85.20	85.20
Subtotal	**42.00**	**37.20**	**37.20**	**73.00**	**92.00**	**92.00**	**115.20**	**115.20**
GST (7%) & PST (7%) where applicab	2.94	2.60	2.60	5.88	8.54	8.54	10.16	10.16
Total A	**44.94**	**39.80**	**39.80**	**78.88**	**100.54**	**100.54**	**125.36**	**125.36**
B. Recreation								
Records/Tapes	31.00	31.00	31.00	46.50	62.00	62.00	93.00	93.00
Toys and Games	63.60	63.60	63.60	77.60	21.10	21.10	21.10	21.10
Bicycle	15.45	15.45	15.45	25.47	16.28	16.28	16.28	16.28
Admissions - Movies	11.20	11.20	11.20	44.80	67.20	129.00	193.50	193.50
- Other	11.20	11.20	11.20	22.40	16.80	32.25	48.38	48.38
Memberships and Lessons **	139.20	139.20	152.16	152.16	211.90	211.90	211.90	280.00
Sports and Other Equipment ***	54.33	49.68	56.92	73.79	79.06	94.51	116.83	130.45
Other Recreation	54.84	54.84	54.84	54.84	73.98	93.29	113.44	130.47
Subtotal	**380.82**	**376.17**	**396.37**	**497.56**	**548.31**	**660.32**	**$814.42**	**913.17**
GST (7%) & PST (7%) where applicab	30.69	30.04	31.05	38.95	35.34	40.20	50.49	54.78
Total B	**411.51**	**406.21**	**427.43**	**536.50**	**583.64**	**700.52**	**864.91**	**967.95**
C. Miscellaneous	-	-	-	**107.30**	**116.73**	**140.10**	**172.98**	**193.59**
D. School Needs **** See page 78.	-	71.44	160.26	160.26	164.05	164.05	169.50	-
TOTAL ANNUAL COSTS (Totals A. B. C. & D.)	**$456.45**	**$517.45**	**$627.49**	**$882.94**	**$964.96**	**$1,105.22**	**$1,332.76**	**$1,286.90**

* See page 76 for unit costs

** Does not include such costs as club assessments for ice time, tournaments, travel, etc.

*** Does not include costs for specialized equipment such as professional skates and hockey equipment

**** See page 78 for details

Table R-8
SCHOOL SUPPLIES COSTS
(October 2000)

	Unit	Grades 1 - 6		Grades 7 - 9	
	Cost	#	Cost	#	Cost
Hilroy Notebook (80 pages)	1.03	12	12.36	-	-
Hilroy Science Notebook	1.85	1	1.85	1	1.85
Loose Leaf Paper - Lined (200)	2.42	1	2.42	2	4.84
Loose Leaf Paper - Plain (100)	2.42	1	2.42	1	2.42
Binders (1-1/2")	2.99	2	5.98	4	11.96
Duo Tang Folder	0.48	4	1.92	8	3.84
Scrap Book	1.99	1	1.99	-	-
Ballpoint Pen	0.16	5	0.80	5	0.80
Pencil	0.16	8	1.28	6	0.96
Pencil Crayons (pkg. of 12)	2.99	1	2.99	1/6	0.50
Felt Pens (pkg. of 12)	5.99	1	5.99	-	-
Erasers	0.45	1	0.45	1	0.45
Correction Fluid (18ml)	1.60	1	1.60	2	3.20
Glue (225ml)	2.66	1	2.66	-	-
Glue Stick (20g)	1.34	1	1.34	1	1.34
Scotch tape (12mmx33m)	1.89	1	1.89	-	-
Facial Tissue (150 sheets)	1.29	1	1.29	-	-
Metric Ruler	0.86	1/2	0.43	1/6	0.14
Pencil Case	3.15	1/3	1.05	1/3	1.05
Scissors (blunt)	2.99	1/3	1.00	-	-
Scissors (pointed)	2.99	1/3	1.00	-	-
Dictionary *	4.85	1/6	0.81	-	-
Thesaurus *	4.85	-	-	1/6	0.81
Calculator	5.99	1/6	1.00	-	-
Scientific Calculator	15	-	-	1/6	2.50
Geometry Set	6.99	1/6	1.17	1/6	1.17
School Bag	15.99	1/3	5.33	1/3	5.33
Total of Above Items			**61.01**		**43.16**
GST (7%)			4.27		3.02
PST (7%) where applicable			4.21		2.96
TOTAL			**$69.49**		**$49.14**

* No PST

Table R-9
ANNUAL SCHOOL NEEDS COSTS
(October 2000)

	Age 5 (Kindergarten)	Age 6 - 11 (Grade 1 - 6)	Age 12 - 14 (Grade 7 - 9)	Age 15 - 17 (Grade 10 - 12)
School Supplies	34.74	69.49	49.14	49.14
Gym Needs *	10.70	49.20	76.00	80.95
School Pictures	12.00	12.00	12.00	12.00
Field Trips **	7.50	15.00	-	-
School Dances ***	-	-	12.00	12.00
Incidentals (10% of above)	6.49	14.57	14.91	15.41
TOTAL	**$71.44**	**$160.26**	**$164.05**	**$169.50**

* Kindergarten - runners; Grades 1 - 12 - runners, T-shirt and shorts

** 4 field trips

*** 4 dances

NOTE: Graduation costs are not included.

COMMUNICATIONS

Standards and costs for communication cover the basic monthly charges for a telephone (including leasing a touch tone telephone), an allowance for long distance calls, plus nominal amounts for postage, writing materials and greeting cards.

Standards and costs for lone parent families and elderly families are similar to those for two parent families. The only differences are slightly higher allocations of long distance calls for lone parent families and of postage for elderly families.

Communication costs for children are included in Recreation as part of the budget allocation for gifts and contributions.

ALERT - Farm Families and Self-Employed

Some telephone costs may be an allowable business expense. Consult an accountant or Canada Customs and Revenue Agency to determine the division of personal and business expenses.

Table CO-1
AVERAGE COSTS FOR COMMUNICATION
(October 2000)

	Month	Year
Single Adult	$44.00	$528.04
Lone Parent	45.44	545.32
Two Adults	51.61	619.36
Single Elderly Person	45.48	545.76
Two Elderly Persons	53.34	640.03

Table CO-2
ANNUAL COMMUNICATION STANDARDS
(October 2000)

	Single Adult	Lone Parent	Two Adults	Elderly	
				One Person	Two Persons
Residential telephone basic monthly charges including GST &PST $28.80	12	12	12	12	12
Long distance charges as a percent of basic monthly rate	15%	20%	25%	15%	25%
Postage including letters, parcels,etc. Stamps including GST $0.49	120 1st class mailings plus 25%	120 1st class mailings plus 25%	120 1st class mailings plus 25%	120 1st class mailings plus 50%	120 1st class mailings plus 50%
Writing materials as a percent of postage	20%	20%	40%	20%	40%
Greeting cards including GST & PST $1.75	24	24	48	24	48

Table CO-3
ANNUAL COMMUNICATION COSTS
(October 2000)

	Single Adult	Lone Parent	Two Adults	Elderly	
				One person	Two persons
Telephone	$345.60	$345.60	$345.60	$345.60	$345.60
Long Distance	51.84	69.12	86.40	51.84	86.40
Postage	73.83	73.83	73.83	88.60	88.60
Writing Materials	14.77	14.77	29.53	17.72	35.44
Greeting Cards	42.00	42.00	84.00	42.00	84.00
TOTAL	**$528.04**	**$545.32**	**$619.36**	**$545.76**	**$640.03**

Note: Communication costs for children are included in Recreation as part of gifts and contributions.

TRANSPORTATION

PUBLIC TRANSPORTATION

Where it is available, public transportation is generally the least costly mode of transportation. In Winnipeg, a monthly bus pass costs $59.70 for adults and $36.60 for senior citizens and students to age 18 (elementary, junior and senior high). A single fare is $1.60 a ride for adults and $1.30 for senior citizens and students when ten tickets are purchased. Children under 5 years ride for free. (October 2000)

Costs are calculated on the average number of trips required for employment, school, shopping, social and recreational activities of families travelling by bus and taxi. One taxi fare weekly is allotted to single parent families and elderly households for return from weekly food shopping.

Taxi metres start running at $2.65. The basic fare rate is approximately $1.10 per kilometre ($1.74 per mile), GST included. An average shopping trip of 3 km (1.86 miles) would cost $5.80. An average other fare estimated at 6 km (3.7 miles) would cost $9.00. (October 2000)

The standards are adapted from the Social Planning Council of Metropolitan Toronto's Guides For Family Budgeting, 1983.

CAR COSTS

Cars are expensive to both buy and operate. For many families, it may be their largest single expense next to food and housing. It is very difficult to determine "an average cost of driving" for almost every operating cost varies with different vehicles.

Car costs are based on a new car purchased on credit. If the vehicle were purchased for cash, the costs would be reduced substantially. A used car could also reduce costs but maintenance may be higher - particularly if the vehicle is no longer on warranty.

Although depreciation is not an out-of-pocket expense, it should be taken into account in terms of long range budgeting and the trade-in value of the vehicle when it must be replaced.

The Canadian Automobile Association (CAA), in their 2000 pamphlet Driving Costs, computed costs for the purchase of a new car. These figures may help individuals calculate approximate driving costs but for a more accurate calculation the CAA recommends you use personal records.

Variable expenses, (gas, oil, maintenance and tires) are directly related to the number of kilometres driven, how hard the car is used, and how much money is put towards service and repair. Fixed expenses (insurance, licence, registration fees, depreciation and financing) may vary from car to car and place to place, and are not influenced by the amount or type of driving.

Note: During the past year the Manitoba Public Insurance Corporation (MPIC) has moved to offering monthly Autopac time payments at a slightly higher cost than other annual or semi-annual payments.

CAA bases its costs on data provided by Runzheimer Canada. All costs are calculated on figures available to November 30, 1999. Figures are calculated for a 2000 Chevrolet Cavalier LS four door sedan - 2.2 litre 4 cylinder engine - equipped with automatic transmission, power steering and power disc brakes, AM-FM stereo, rear window defroster, speed control, tilt steering wheel, engine block heater, and heavy duty battery. Gasoline costs are based on $.54 per litre for no-lead gas. Insurance is for a vehicle driven to or from work. The car was primarily driven in city under stop-and-go conditions. The average car owner is assumed to drive 18,000 kilometres (11,250 miles) a year. For distances in excess of 18,000 kilometres annually, an additional depreciation allowance of $140.92 per 1,000 km should be added to the fixed costs.

The cost of owning and operating a car varies from province to province and within provinces. Runzheimer ranks the provinces and the Yukon in high to low cost order, based on average annual ownership and operating cost. From high to low they are: Ontario, Quebec, Newfoundland, Nova Scotia, New Brunswick, Prince Edward Island, British Columbia, Alberta, Yukon/Northwest territories, Saskatchewan, Manitoba.

Smaller domestic and foreign cars are more economical to operate than the Chevrolet Cavalier used to establish driving costs in Budget Guides. On the basis of 18,000 kilometres driven annually the total cost is:

	LOW COST PROVINCE		HIGH COST PROVINCE	
	per year	per KM	per year	per KM
Subcompact (4 cylinder)	$6,891	$0.382	$8,043	$0.446
Compact (4 cylinder)	7,306	0.405	8,194	0.455
Mid-Size (6 cylinder)	8,709	0.483	9,724	0.540
Full Size (8 cylinder)	10,619	0.589	11,963	0.664
Mini-Van	7,675	0.426	8,777	0.488

ALERT - Farm Families & Self-Employed

Some transportation costs may be an allowable business expense. Consult an accountant or Canada Customs and Revenue Agency to determine the division of personal and business expenses.

Table T-1
STANDARDS AND COSTS FOR PUBLIC TRANSIT AND TAXIS IN WINNIPEG
(October 2000)

	Standard				Month	Year
Adults						
Lone Parent	bus		12 monthly passes @	$59.70	59.70	716.40
	taxi	- food shopping	50 fares @	$5.80	24.17	290.00
		- other	6 fares @	$9.00	4.50	54.00
				Total	**$88.37**	**$1,060.40**
Single Person	bus		12 monthly passes @	$59.70	59.70	716.40
	taxi	- other	6 fares @	$9.00	4.50	54.00
				Total	**$64.20**	**$770.40**
Two Persons	bus		24 monthly passes @	$59.70	119.40	1,432.80
	taxi	- other	6 fares @	$9.00	4.50	54.00
				Total	**$123.90**	**$1,486.80**
Eldery	bus		12 monthly passes @	$36.60	36.60	439.20
Single Person	taxi	- food shopping	52 fares @	$5.80	25.13	301.60
		- other	25 fares @	$9.00	18.75	225.00
				Total	**$80.48**	**$965.80**
Elderly	bus		12 monthly passes @	$36.60	36.60	439.20
Two Persons			200 plus 200 fares @	$1.30	21.67	260.00
	taxi	- food shopping	52 fares @	$5.80	25.13	301.60
		- other	50 fares @	$9.00	37.50	450.00
				Total	**$120.90**	**$1,450.80**
Children/Students						
Under 5 years					**free**	**free**
5 - 11 years	bus		52 fares @	$1.30	**$5.63**	**$67.60**
12 - 18 years	bus		12 monthly passes @	$36.60	**$36.60**	**$439.20**

Table T-2
SUMMARY OF DRIVING COSTS
(October 2000)

	Month	Year	Cost/km	Cost/mi.
Territory 1 *				
16,000 km	$664.40	$7,972.79	0.498	0.802
24,000 km	808.19	9,698.31	0.404	0.650
32,000 km	975.47	11,705.67	0.366	0.589
Territory 2 *				
16,000 km	651.98	7,823.79	0.489	0.787
24,000 km	795.78	9,549.31	0.398	0.640
32,000 km	963.06	11,556.67	0.361	0.581
Territory 3 *				
16,000 km	670.07	8,040.79	0.503	0.809
24,000 km	813.86	9,766.31	0.407	0.655
32,000 km	981.14	11,773.67	0.368	0.592
Territory 4 *				
16,000 km	661.73	7,940.79	0.496	0.799
24,000 km	805.53	9,666.31	0.403	0.648
32,000 km	972.81	11,673.67	0.365	0.587
Commuters to Winnipeg *				
16,000 km	664.40	7,972.79	0.498	0.802
24,000 km	808.19	9,698.31	0.404	0.650
32,000 km	975.47	11,705.67	0.366	0.589

* Territory 1 - Winnipeg (including St. Norbert, Headingly, East & West St. Pauls and Birdshill)
Territory 2 - Area south of 53rd parallel except Winnipeg
Territory 3 - Area north of 55th parellel
Territory 4 - Area between 53rd and 55th parallel
Commuters to work or school in Winnipeg from Territory 2

Table T-3
ANNUAL VARIABLE DRIVING COSTS
(October 2000)

Variable Expenses	Cost per		Cost for		
	Kilometre	Mile	16,000 Kilometres	24,000 Kilometres	32,000 Kilometres
Gasoline and Oil	$0.068	$0.109	1,088.00	1,632.00	2,176.00
Maintenance	$0.028	$0.045	448.00	672.00	896.00
Tires	$0.014	$0.023	224.00	336.00	448.00
Additional depreciation when driven over 18,000 km				845.52	1,972.88
TOTAL	**$0.110**	**$0.177**	**$1,760.00**	**$3,485.52**	**$5,492.88**

* This is a fixed cost but is based on distance driven. Depreciation is calculated @ $140.92 /1000 km over 18,000 km. (See page 81)

Table T-4
ANNUAL FIXED DRIVING COSTS
(October 2000)

Fixed Expenses	Territory				
	1*	2*	3*	4*	Commuters*
Basic Insurance - All purpose ($500 vehicle damage deductible 200,000 3rd party liability)**	1,353.00	1,204.00	1,421.00	1,321.00	1,353.00
Registration Fee	48.00	48.00	48.00	48.00	48.00
License (no merits)	60.00	60.00	60.00	60.00	60.00
Depreciation	3,974.79	3,974.79	3,974.79	3,974.79	3,974.79
Finance Expense (20% down, 8% interest, 4 year loan)	777.00	777.00	777.00	777.00	777.00
TOTAL PER YEAR	**$6,212.79**	**$6,063.79**	**$6,280.79**	**$6,180.79**	**$6,212.79**
Amount per day	$17.02	$16.61	$17.21	$16.93	$17.02

* See page 84 for description of territories.

** Vehicle damage deductible can be decreased and 3rd party liability increased for a higher cost.

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CHILD CARE

While the standards presented in this guide are designed to meet the particular life style of lone parent families, two parent families may find it useful in determining their budgeting needs for child care.

LONE PARENT FAMILIES

Family expenditure studies demonstrate that lone parent families spend both the largest dollar amount and greatest proportion of expenditures on child care, of all family types.

Lone parents working outside the home usually require care for their children while they are at work. As well, the lack of a second adult to share responsibilities in household maintenance and operation creates special requirements for the lone parent family. Routine tasks, such as shopping and banking, can become complicated by the presence of young children. Emergencies, due to accidents or illness by family members may require the undivided attention of the parent. Moreover, the lone parent may need child care to enable participation in occasional adult recreation or educational activities.

The standard for child care represents typical expenditures required to purchase needed child care services. Standards have been designed to reflect needs by age of the child and labour force participation of the single parent. It is assumed that a working mother will take maternity leave after the birth of a baby and day care will not be required until the infant is 19 weeks old. The primary objective is to ensure provision of adequate supervised child care for children under the age of 12 for those times when the parent is unable to provide care. Adequate child care is of service not just to the parent, but can aid the child's physical and social development. Children can benefit from interaction with others of their own age in an approved, enriched setting.

WORKING PARENTS

Working parents with a pre-school age child need full time child care (approx. 40-45 hours per week). The standard allows for use of family day care or a group day care centre. The kindergarten child needs part time care on school days (approx. 27-33 hours per week) and full time care for the other days. School age children of working parents need supervised care before and after school and during lunch time (approx. 10-15 hours per week). The standard also provides for part-time supervised care for teacher professional development (inservice), school holidays, and summer day camps. The lone parent working overtime will need to budget an amount additional to that shown.

If there are children over 12 years of age, they could babysit younger siblings. Although this represents the minimum cost, it may be desirable to arrange for adult supervision, especially when longer periods of time are involved.

Not included in the budget is the cost for working parents to provide care for sick children. If a family member cannot care for a sick child, sitter costs or lost wages become an additional expense. In Winnipeg 1 School Division the average absenteeism for all reasons (not just illness) is approximately 13 days per school year.

MANITOBA CHILD DAY CARE PROGRAM

The Manitoba Child Day Care program ensures that day care is available throughout the province for families with pre-school and school aged children. The number of children in care varies with the type of care and the ages of the children. Both full-time and part-time day care is offered through these programs. In Manitoba there are two major types of day care available.

1. Day Care Centres:
   - full time care
   - part time or nursery school care
   - school age care

2. Day Care Homes:
   There are three types where caregivers look after children in their own homes
   - private home day care
   - family day care homes
   - group day care homes

Each day care centre or home sets its own fee within the regulations established by the day care program. An additional charge is permitted if a child is in care for more than 10 hours in a day.

Government subsidies may be available to parents who are working, attending school or a training program, undergoing medical treatment or are needing care for other special reasons. Families with disabled children can also apply for subsidies.

Table CC-4 gives examples of income qualifying for subsidy. A family's exact contribution can only be determined by applying for a subsidy. For further information or to apply, contact either the Day Care Co-ordinator in the area or:

Child Day Care
114 Garry Street
Winnipeg, MB R3C 1G1
Telephone: 945-2197
1-800-282-8069 (toll free)

COSTS FOR OTHER TYPES OF CARE

A. Private Sitters (not licensed under the Child Day Care Program)

   - under 2 years of age - approximately $27 to $30/day

   - over 2 years of age - approximately $22 to $25/day

B. Casual sitters for child care of a short term nature
   (e.g. evening, a couple of hours during the day)
   - approximately $4.00/hour.

C. Day camps (summer). The City of Winnipeg offers free children's summer programs. Fees for other summer programs will vary depending on the organization.

Table CC-1
SUMMARY OF CHILD CARE COSTS WITHOUT SUBSIDIES*
(October 2000)

	Number of	Age Group of Child		Cost		
	Children**	1st Child	2nd Child	Week	Month	Year
Lone Parent	1	infant	-	87.85	380.67	4,568.00
Employed	1	toddler (under 2 yrs)	-	119.23	516.67	6,200.00
	1	pre-shcool	-	100.00	433.33	5,200.00
	1	kindergarten	-	100.00	433.33	5,200.00
	1	school age	-	73.17	317.07	3,804.80
	2	infant	pre-school	166.69	722.33	8,668.00
	2	toddler	pre-school	198.08	858.33	10,300.00
	2	pre-school	pre-school	178.85	775.00	9,300.00
	2	pre-school	kindergarten	178.85	775.00	9,300.00
	2	pre-school	school age	152.02	658.73	7,904.80
	2	kindergarten	school age	152.02	658.73	7,904.80
	2	school age	school age	119.80	519.13	6,229.60
Lone Parent	1	pre-school	-	21.15	91.67	1,100.00
at Home	1	school age	-	11.23	48.67	584.00
	2	pre-school	school age	21.15	91.67	1,100.00
	2	school age	school age	11.23	48.67	584.00
Two Parents	1	infant	-	74.38	322.33	3,868.00
Both Employed	1	toddler (under 2 yrs)	-	105.77	458.33	5,500.00
	1	pre-shcool	-	86.54	375.00	4,500.00
	1	kindergarten	-	86.54	375.00	4,500.00
	1	school age	-	59.71	258.73	3,104.80
	2	infant	pre-school	153.23	664.00	7,968.00
	2	toddler	pre-school	184.62	800.00	9,600.00
	2	pre-school	pre-school	165.38	716.67	8,600.00
	2	pre-school	kindergarten	165.38	716.67	8,600.00
	2	pre-school	school age	138.55	600.40	7,204.80
	2	kindergarten	school age	138.55	600.40	7,204.80
	2	school age	school age	106.34	460.80	5,529.60
Two Parents	1	pre-school	-	7.69	33.33	400.00
One or Both	1	school age	-	7.69	33.33	400.00
at Home	2	pre-school	school age	7.69	33.33	400.00
	2	school age	school age	7.69	33.33	400.00

* Costs include care in a licensed day care home. Care in a licensed day care centre would be higher. Consult Table CC-5.

** Consult Table CC-5 to calculate costs for three or more children under 12 years.

Table CC-2
STANDARDS FOR CHILD CARE

	Employed			At Home	
	Infant	**Preschool/ Kindergarten**	**School Age**	**Infant/Preschool**	**Kindergarten/ School Age**
LONE PARENT					
Work (5 days/wk)	34 weeks	50 weeks	43 weeks 22 days* (198 hours) 70 hours**	-	-
Shopping, etc. (3 hrs/wk)	150 hours (3x 50 wks)	150 hours (3x 50 wks)	150 hours (3x 50 wks)	150 hours (3x 50 wks)	21 hours (3x 7 wks)
Emergencies (1/2 hr/wk)	25 hours (1/2 x 50 wks)	25 hours (1/2 x 50 wks)	25 hours (1/2 x 50 wks)	25 hours (1/2 x 50 wks)	25 hours (1/2 x 50 wks)
Social (2 hr/wk)	100 hours (2x 50 wks)	100 hours (2x 50 wks)	100 hours (2x 50 wks)	100 hours (2x 50 wks)	100 hours (2x 50 wks)
TOTAL PER YEAR					
Day Care	**34 weeks**	**50 weeks**	**43 weeks + 22 days**	-	-
Private Sitter	**275 hours**	**275 hours**	**345 hours**	**275**	**146**
TWO PARENTS					
Work (5 days/wk)	34 weeks	50 weeks	43 weeks 22 days* (198 hours) 70 hours**	-	-
Shopping, etc.	-	-	-	-	-
Emergencies	-	-	-	-	-
Social (2 hr/wk)	100 hours (2x 50 wks)	100 hours (2x 50 wks)	100 hours (2x 50 wks)	100 hours (2x 50 wks)	100 hours (2x 50 wks)
TOTAL PER YEAR					
Day Care	**34 weeks**	**50 weeks**	**43 weeks + 22 weeks**		
Private Sitter	**100 hours**	**100 hours**	**170 hours**	**100 hours**	**100 hours**

* 12 school holidays plus 10 professional development days

** 10/hrs/wk for 7 weeks in summer vacation

Table CC-3
LICENSED DAY CARE COSTS WITHOUT SUBSIDIES
(October 2000)

	Day Care Centre		Family Day Care	
	Per Day	Per Week	Per Day	Per Week
1. Infant/Toddler (under 2 years)*				
- more than 4 hours	28.00	140.00	20.40	102.00
- 4 hours or less	14.00	70.00	10.20	51.00
2. Preschooler (2-6 years)*				
- more than 4 hours	18.80	94.00	16.40	82.00
- 4 hours or less	9.40	47.00	8.20	41.00
3. Before and after school and lunch (6-12 years)**				
- more than 4 hours	9.60	48.00	9.60	48.00
- 4 hours or less	5.85	29.25	5.85	29.25
4. Inservice day or holiday (6-12 years)**				
- more than 4 hours	18.80	94.00	16.40	82.00
- 4 hours or less	9.40	47.00	8.20	41.00

* A charge of $2.40 per day for more than 4 hours and $1.20 for 4 hours or less, which is not eligible for subsidy, is included in these costs.

** A charge of $2.40 per day for two or more periods and $1.20 for one period, which is not eligible for subsidy, is included in these costs.

Table CC-4
EXAMPLES OF MAXIMUM NET ANNUAL INCOME* QUALIFYING FOR INCOME SUBSIDIES
1997

	Number of Children	Day Care Centres		Family Day Care	
		Full Subsidy Below	Partiial Susidy	Full Subsidy Below	Partial Subsidy
1 Parent	1 Infant Child	13,787	29,075	13,787	25,201
	1 Preschool Child	13,787	24,369	13,787	23,173
	1 Infant Child & 1 Preschool Child	16,341	42,211	16,341	37,141
	2 Preschool Children	16,341	37,505	16,341	35,311
	1 Infant Child & 2 Preschool Children	18,895	55,347	18,895	49,081
2 Parents	1 Infant Child	16,341	31,629	16,341	27,755
	1 Infant Child & 1 Preschool Child	18,895	44,765	18,895	39,695
	2 Preschool Children	18,895	40,059	18,895	37,667
	1 Infant Child & 2 Preschool Children	21,449	57,901	21,449	51,635

* Net Family Income means total after tax. Family Income, less EI/CPP premiums and other mandatory deductions (i.e., group pension and insurance plans).
Income levels are the same for school age and preschool children.

Table CC-5
ANNUAL COST WITHOUT SUBSIDIES OF CHILD CARE FOR ONE CHILD**
(October 2000)

	Infant	Toddler	Preschool	Kindergarten	School Age
Lone Parent - Employed					
Day Care Home	3,468.00	5,100.00	4,100.00	4,100.00 ***	2,424.80 ****
Private Sitter**	1,100.00	1,100.00	1,100.00	1,100.00	1,380.00
TOTAL	**$4,568.00**	**$6,200.00**	**$5,200.00**	**$5,200.00**	**$3,804.80**
Day Care Centre	4,760.00	7,000.00	4,700.00	4,700.00 ***	2,477.60 ****
Private Sitter**	1,100.00	1,100.00	1,100.00	1,100.00	1,380.00
TOTAL	**$5,860.00**	**$8,100.00**	**$5,800.00**	**$5,800.00**	**$3,857.60**
Lone Parent - At Home					
Private Sitter**	1,100.00	1,100.00	1,100.00	584.00	584.00
TOTAL	**$1,100.00**	**$1,100.00**	**$1,100.00**	**$584.00**	**$584.00**
Two Parents - Employed					
Day Care Home	3,468.00	5,100.00	4,100.00	4,100.00 ***	2,424.80 ****
Private Sitter**	400.00	400.00	400.00	400.00	680.00
TOTAL	**$3,868.00**	**$5,500.00**	**$4,500.00**	**$4,500.00**	**$3,104.80**
Day Care Centre	4,760.00	7,000.00	4,700.00	4,700.00 ***	2,477.60 ****
Private Sitter**	400.00	400.00	400.00	400.00	680.00
TOTAL	**$5,160.00**	**$7,400.00**	**$5,100.00**	**$5,100.00**	**$3,157.60**
Two Parents - One or Both at Home					
Private Sitter**	400.00	400.00	400.00	400.00	400.00
TOTAL	**$400.00**	**$400.00**	**$400.00**	**$400.00**	**$400.00**

* For working parents with two or more children under 12 years, count the cost of day care for each child and the cost of private sitter care only once using the highest amount.

** Hourly Rate of $4.00

*** A kindergarten age child requires more than 4 hours per day of care, therefore the cost is the same as a full day of care

**** If there are two or more school age children, the cost of hourly sitter care for 22 in-service days and holidays for 9 hours per day is $792.
Alternately, 22 full days of care in a day care home for each child is $360.80. (22d x 9h x $4/h)

RISK MANAGEMENT

Risks such as damage or loss of property, accidents and death are always present. People face risks almost every day. Although we cannot prevent all losses caused by such events we can anticipate the potential effects and develop plans to minimize their impact.

Life and disability insurance reduce the impact of death, a disabling accident or sickness. Coverage must be selected to meet specific individual or family needs as described in the following pages.

An emergency fund is like insurance. It provides financial protection against unexpected emergencies. The amount needed varies with each individual or family. This amount is often considered to be two to six times a family's monthly income. This will help meet a short-term emergency.

For longer term needs families may consider insurance for risks related to property, mortgage, medical, dental and student accidents. These are usually included as part of the budget for shelter, health, etc.

Additional copies of the fact sheets following the Risk Management Section are available from home economists listed on pages 4, or from your Farm Management Specialist, Manitoba Agriculture and Food. Copies are also available from the Home Economics Section (204) 945-8564.

LIFE INSURANCE

The primary purpose of life insurance is to protect dependents financially, in the event of premature death to:

- pay immediate expenses associated with death (funeral costs, medical, and other outstanding bills, legal/probate fees, etc.)
- cover long-term debts
- maintain a comfortable standard of living for the family

Individual family needs are different, and a detailed calculation of insurance needs can be made by using the fact sheet Assessing Your Life Insurance Needs. Information about Canada Pension Plan Death Benefits is included in this worksheet.

Insurance premium rates vary greatly with the type of policy, the insuring company, the age of the insured at the time of purchase and whether the insured is a smoker or non-smoker. Insurance costs are less if payments are made annually or semi-annually rather than monthly. Companies usually provide quantity discounts to buy the next $50,000 or $100,000 face value of insurance. Cost comparisons for universal life policies are more difficult because of the flexibility of the policy and the vast array of investment possibilities.

Another source to check is the Compulife website at www.term4sale.com for life insurance comparison information and a calculator program for income replacement needs. The Canadian Life and Health Insurance Association Inc. at www.clhia.ca also has consumer information about life insurance.

The following table shows the best possible prices for annual premiums on a $250,000, 10 year renewable term policy; a $250,000 lifetime, fully guaranteed term-to-100 policy, life pay; and a $250,000 lifetime, fully guaranteed whole life policy, life pay. Only companies that were rated A+ or better by A. M. Best Canada Inc. were included in these results. In many cases there may be lower prices for companies which are not rated by A. M. Best or companies which are rated less than A+. Compulife Software, source of this information, provides consumers with a free internet life insurance comparison service at www.term4sale.com (which includes companies regardless of their ratings). You do not have to identify yourself to Compulife in order to use this free service. Rates in the following table are quoted as of December, 2000.

Table RM-1
BEST PRICES FOR INSURANCE - FACE VALUE $250,000*
(as of December, 2000)

Sex/Age	10 year Renewable Term	Fully Guaranteed Term-to-100	Fully Guaranteed Whole Life
Male - Non-smoker			
25	$187.50	$640.00	$687.50
30	187.50	817.50	822.50
35	205.00	1,017.50	1,050.00
40	247.50	1,268.82	1,392.50
45	335.00	1,786.32	2,010.00
50	470.00	2,406.32	2,890.00
55	720.00	3,376.32	4,022.50
Male - Smoker			
25	$285.00	$1,067.50	$962.50
30	295.00	1,305.00	1,232.50
35	322.50	1,700.00	1,630.00
40	437.50	2,435.00	2,245.00
45	685.00	3,413.82	3,112.50
50	1,157.50	4,493.82	4,475.00
55	1,905.00	6,113.82	6,202.50
Female - Non-smoker			
25	$147.50	$515.00	$570.00
30	157.50	665.00	697.50
35	180.00	965.00	857.50
40	222.50	1,028.82	1,110.00
45	277.50	1,413.32	1,482.50
50	357.50	1,816.32	2,157.50
55	532.50	2,543.82	3,092.50
Female - Smoker			
25	$200.00	$757.50	$750.00
30	210.00	892.50	977.50
35	255.00	1,215.00	1,307.50
40	350.00	1,680.00	1,730.00
45	480.00	2,345.00	2,382.50
50	722.50	3,096.32	3,297.50
55	1,042.50	4,161.32	4,617.50

* Source: Robert Barney, Compulife Quotation System
Compulife Software Inc., www.term4sale.com
5C Paulander Drive, Kitchener ON N2M 5P6
Voice: (800) 567-8376 Fax: (519) 745-8581

Credit and thanks to: Joel Baker, General Manager
A. M. Best Canada Ltd., www.ambest.ca
Voice: (416) 363-8266 Fax: (416) 363-2673

Table RM-2
AVERAGE SIZE OF POLICIES PURCHASED IN CANADA (1997 SURVEY)

Age	Amount
Under 18	$43,692
18-19	76,317
20-24	87,576
25-29	121,858
30-34	161,693
35-39	169,058
40-44	152,691
45-54	124,077
55-64	71,059
65 and over	50,263

Based on a sample study by LIMRA International, The 1997 Canadian Buyer Study, which sets out the average size of individual life insurance policies purchased by Canadians during 1997.

Source: Canadian Life and Health Insurance Association Inc.
1 Queen Street East, Suite 1700
Toronto ON M5C 2X9

These figures do not reflect total insurance amounts in force for these age groups. They do not include group insurance policies. As insurance needs are specific for each family, it is important to complete the calculation in the fact sheet Assessing Your Life Insurance Needs. (Sample copy after the Risk Management Section).

ALERT – Farm Families

Included after the Risk Management Section are two fact sheets from the Farm Business Management Series:

- A Guide to Life Insurance for Manitoba Farmers
- Farm Insurance – Disability

This series has other fact sheets that deal with specific farm operations and may be a useful reference. Contact your local Farm Management Specialist for further information.

TYPES OF LIFE INSURANCE

Term
- Provides protection for a specified period of time (one year, 5 years, 10 years, 20 years).
- Is the cheapest form of life insurance.
- Annual premiums usually remain constant during a term. As age increases, additional term premiums increase.
- Does not build up a cash value.
- Look for guaranteed renewable and convertible options.

Term-to-100 or (lifetime term)
- Provides lifetime protection with a level premium payment.
- Usually does not build up a cash value.
- May be referred to as term insurance or whole life, without cash value.

Whole Life or (straight or ordinary life)
- Combines protection with savings.
- Provides protection until death, or until the policy is surrendered for its cash value.
- Premium rates are level throughout a lifetime.
- Builds cash value. As an investment, this vehicle may provide a low rate of return.
- May be able to borrow against cash value.

Universal Life
- A combination of term insurance and an investment fund.
- Provides flexibility in the amount of premiums, changes to face value, amount and type of investments.
- May allow partial withdrawals from investment portion.
- Rate of return on investment is usually higher than traditional whole life insurance.
- May provide some tax shelter on the investment portion of the policy.
- Policy holders get an annual statement, indicating their amount of insurance protection, amount of investment, and administration fees.

"Participating" policies - those policies which provide a "dividend" - may cost more in the long term.

Persons with access to group, association or employer life insurance policies, need to review their group coverage carefully before buying additional coverage. Sometimes group plans offer less expensive insurance premiums, but may be very expensive to convert to another policy.

Other Considerations

Dealing with an independent agent - someone who acts for a wide range of insurance companies - may help get the best policy, at the best price.

Always name a beneficiary (and possibly an alternate beneficiary) in an insurance policy.

Review policy regularly - at least every 5 years - to be sure it is in keeping with family's insurance needs and appropriate beneficiaries are named.

For more information see the fact sheets included after the Risk Management Section.

LIFE INSURANCE COMPANIES: RATINGS

How can consumers be sure the company they buy their life insurance from is stable? One way is to look at the company's rating. There are several companies which provide a rating service. These include A.M. BEST CANADA, MOODY'S and STANDARD AND POOR'S.

How do these companies obtain their ratings?
All of these companies are paid by the individual life insurance company to rate their company.

What is a rating?
Ratings give a basis for comparing the financial stability of different companies. Different companies use slightly different scales as criteria for their ratings.

A rating gives only a general basis for comparison. It is important not to rely solely on a company's rating. Each company's rate should be considered, as well as other components of the companies.

CompCorp

The other safeguard consumers have is CompCorp. CompCorp works as protection for consumers in case of financial failure by their life company. However, CompCorp protection is limited to certain maximums, which means protection does not apply to policy values that exceed the maximums. To find out if a life company is a member of CompCorp you can call them toll free 1-800-268-8099 or check the website at www.clhia.ca

They can also send you out a brochure titled "The Consumer Protection Plan for Canadian Life and Health Insurance Policyholders". It explains CompCorp and the protection provided.

Impact for Consumers

Consumers need to be aware of the rating systems and of CompCorp. Ratings give consumers the ability to compare current financial strengths of insurers and CompCorp provides protection, subject to limits, for policy values. Consumers should ask their insurance company or broker if they are rated and/or protected by CompCorp. Buying insurance can be made less risky if a consumer is informed about ratings and CompCorp.

DISABILITY INSURANCE

Disability insurance should be considered separately from life insurance. The purpose of disability insurance is to provide an income when one becomes disabled as a result of accident or sickness. Although many believe they will be disabled by an accident, an illness is more often the cause. A very large number of persons suffer a disability lasting more than 90 days during their working careers. Most families need some assistance should a family income earner be unable to work.

Government programs must be considered only as a very basic type of coverage. Review existing disability coverage from the government and employers before deciding on additional coverage needed.

There are four sources of disability insurance.

(1) Employer Benefits - may include sick leave and/or a group disability insurance plan.

(2) Government Sponsored Income Benefits
- Employment Insurance Sick Benefit
- Canada Pension Plan Disability Insurance

(3) Workers' Compensation - funded 100% by Manitoba employers
The foregoing benefits are dependent on contributions. Limitations may exist.

(4) Private Disability Insurance
If a person doesn't have adequate coverage to meet his/her needs from an employer or under government sponsored programs, it is advisable to purchase private disability insurance.

To calculate the amount of disability insurance needed, use the fact sheet Disability Insurance. (Copy included at the end of this section).

There are many variables considered in the cost of disability insurance. How long is the waiting period before benefits begin? Does the person have liquid assets that could be used to increase this time and, thereby, decrease the premium? What's the amount of the benefit? What is the duration of the protection - 5 years to age 65, a lifetime? Different occupations have different risk factors, therefore, different rates. Age, sex, and smoking habits affect the premium. The options, particulars, and quality of the contract affect the cost. An estimate of the cost of disability insurance is between 1% and 3% of annual income.

Premium prices vary between policies and companies. Expect an agent to present two or three proposals for the coverage being considered. Although price is an important consideration, quality also needs to be considered. It's vital that persons understand the extent of the guarantee against their disability - before they are disabled or become uninsurable.

Clear contract language in a disability insurance policy is critical. The purchasers must know what the policy says, how it defines the duties of their work, how they qualify for insurance, what limitations may exist and how claims are handled.

For more information see the fact sheet Disability Insurance included at the end of this section.

ALERT – Farm Families

Refer to the Farm Management fact sheet, Farm Insurance – Disability, included after this page.

OTHER RESOURCES

Building Financial Security series*:
- Life Insurance - The Basics (1998)
- Assessing Your Life Insurance Needs (1998)
- Disability Insurance (1998)

Farm Business Management series:
- Farm Insurance - Risk and Insurance
- Farm Insurance - Disability
- Farm Insurance - Liability Insurance
- Farm Insurance - Property Overview
- Farm Insurance - Dwelling and Contents
- Farm Insurance - Farm Buildings
- Farm Insurance - Machinery and Equipment
- Farm Insurance - Livestock and Poultry

* Print Masters of this series are included. You have permission to copy these without change for clientor educational purposes.

For questions about life and health insurance contact:

Canadian Life and Health Insurance Inc.
1 Queen Street, East, Suite 1700
Toronto, Ontario M5C 2X9
Telephone: 1-800-268-8099 (toll free)
www.clhia.ca

For concerns about policies or agents contact:

Superintendent of Insurance
Manitoba Consumer & Corporate Affairs
1142 - 405 Broadway
Winnipeg, Manitoba R3C 3L6
Telephone: 945-2542
1-800-282-8069 (toll free)

ADDITIONAL COSTS

BUDGET GUIDES categories include goods and services that are commonly needed by most families and individuals.

There may also be additional costs that affect some families depending on specific needs or lifestyle.

Examples are:

- **Banking and Credit Card Service Charges and Interest Payments**
- **Union and Professional Dues**
- **Cellular Phones and Service Charges**
- **Computer Hardware, Software and Internet Service Charges**
- **Pets**
- **Alcoholic Beverages**

Alcoholic beverages are included in this budget because of their general use by adults of all income brackets and age levels. The established use of alcoholic beverages should be recognized in a family budget if only to allocate a quantity and cost for festive occasions, family events and visitors.

For problems related to alcohol addiction, call the Addiction Foundation of Manitoba in Winnipeg at 944-6200. Consult the Manitoba telephone directory for phone numbers in rural areas.

Table AC-1
AVERAGE COST OF ALCOHOLIC BEVERAGES
(October 2000)

		Unit Cost
Beer*	Case of 24 (341 ml ea.)	$29.95
Liquor	750 ml bottle	20.46
Wine (domestic)	750 ml bottle	6.83

* Does not include bottle deposit of $2.40 per case.

- **Tobacco Products**

Standards for the use of tobacco products are not included because smoking is not consistent with a healthy lifestyle.

A budget for tobacco products should be based on the average amount actually smoked plus incidentals (e.g. matches, pipe, etc.).

For the purposes of budgeting, the cost of cigarettes including GST and PST is $6.48/package and $47.07/carton of 8 packages (October 2000).

Example: A package of cigarettes per day, when bought by the carton, costs $178.96 per month or $2,147.56 per year.

- **Lotto Tickets, Bingo, Gambling**

For problems with gambling addiction, call the Addiction Foundation Gambling Helpline.

In Winnipeg call 944-6382.
In rural areas call toll-free at 1-800-463-1554.

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PART III

SAMPLE BUDGETS

1. TWO PERSON - Renter, no car

Woman - 25-49 years, white collar worker
Girl - 3 years

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$184.37	$2,212.40	9
Shelter [1]	$636.18	$7,634.16	32
Home Furnishings and Equipment	$65.95	$791.45	3
Household Operation	$24.49	$293.83	1
Clothing	$148.00	$1,775.99	8
Health Care, Medicine Chest Supplies [2]	$46.13	$553.59	2
Personal Care	$39.02	$468.18	2
Recreation, Reading, Gifts, Contributions	$249.34	$2,992.05	1
Communications	$45.44	$545.32	2
Transportation [3]	$88.37	$1,060.40	5
Child Care	$433.33	$5,200.00	22
Other		$0.00	
Other		$0.00	
Risk Management [4]		$0.00	
Savings [5]		$0.00	
TOTAL	**$1,960.61**	**$23,527.37**	

(1) Two bedroom apartment in Winnipeg including electricity and insurance.
(2) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(3) Public transit plus taxis (Winnipeg).
(4) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(5) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

2. THREE PERSON - Renters, no car

Woman - 25-49 years, white collar worker
Girl - 8 years
Boy - 13 years

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$354.71	$4,256.47	16
Shelter [1]	$777.18	$9,326.16	36
Home Furnishings and Equipment	$78.61	$943.28	4
Household Operation	$31.90	$382.81	1
Clothing	$250.83	$3,009.93	12
Health Care, Medicine Chest Supplies [2]	$57.49	$689.88	3
Personal Care	$52.46	$629.48	2
Recreation, Reading, Gifts, Contributions	$365.29	$4,383.50	17
Communications	$45.44	$545.32	2
Transportation [3]	$130.60	$1,567.20	6
Child Care [4]	$13.67	$164.00	1
Other		$0.00	
Other		$0.00	
Risk Management [5]		$0.00	
Savings [6]		$0.00	
TOTAL	**$2,158.17**	**$25,898.03**	

(1) Three bedroom apartment in Winnipeg including electricity and insurance.
(2) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(3) Public transit plus taxis (Winnipeg).
(4) It is assumed that the 13 year old would be able to look after the 8 year old except for 10 inservice days as these may not fall on the same day for both children.
(5) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(6) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

3. THREE PERSON - Homeowner with mortgage, car with loan

Woman - 25-49 years, white collar worker
Girl - 8 years
Boy - 13 years

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$354.71	$4,256.47	11
Shelter	$1,218.19	$14,618.28	37
Home Furnishings and Equipment	$85.57	$1,026.88	3
Household Operation	$31.90	$382.81	1
Clothing	$250.83	$3,009.93	8
Health Care, Medicine Chest Supplies (1)	$57.49	$689.88	2
Personal Care	$52.46	$629.48	2
Recreation, Reading, Gifts, Contributions	$365.29	$4,383.50	11
Communications	$45.44	$545.32	1
Transportation (2)	$850.43	$10,205.11	26
Child Care (3)	$13.67	$164.00	0
Other		$0.00	
Other		$0.00	
Risk Management (4)		$0.00	
Savings (5)		$0.00	
TOTAL	**$3,325.97**	**$39,911.66**	

(1) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(2) 24,000 km plus bus fares for children (Winnipeg).
(3) It is assumed that the 13 year old would be able to look after the 8 year old except for 10 inservice days as these may not fall on the same day for both children.
(5) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(6) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

4. FOUR PERSON - Homeowners with mortgage, car with loan

Man - 25-49 years, blue collar worker
Woman - 25-49 years, white collar worker
Boy 13 years
Girl - 15 years

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$508.43	$6,101.21	13
Shelter	$1,218.19	$14,618.28	32
Home Furnishings and Equipment	$98.23	$1,178.72	3
Household Operation	$39.32	$471.79	1
Clothing	$380.02	$4,560.24	10
Health Care, Medicine Chest Supplies (1)	$69.49	$833.88	2
Personal Care	$94.70	$1,136.42	2
Recreation, Reading, Gifts, Contributions	$464.79	$5,577.49	12
Communications	$51.61	$619.36	1
Transportation (2)	$904.49	$10,853.91	24
Other		$0.00	
Other		$0.00	
Risk Management (3)		$0.00	
Savings (4)		$0.00	
TOTAL	**$3,829.28**	**$45,951.30**	

(1) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(2) 24,000 km plus bus fare for one spouse and children (Winnipeg).
(3) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(4) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

5. FOUR PERSON - Homeowners with no mortgage, car with no loan

Man - 25-49 years, blue collar worker
Woman - 25-49 years, white collar worker
Boy 13 years
Girl - 15 years

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$508.43	$6,101.21	16
Shelter	$614.80	$7,377.60	19
Home Furnishings and Equipment	$98.23	$1,178.72	3
Household Operation	$39.32	$471.79	1
Clothing	$380.02	$4,560.24	12
Health Care, Medicine Chest Supplies (1)	$69.49	$833.88	2
Personal Care	$94.70	$1,136.42	3
Recreation, Reading, Gifts, Contributions	$464.79	$5,577.49	14
Communications	$51.61	$619.36	2
Transportation (2)	$904.49	$10,853.91	28
Other		$0.00	
Other		$0.00	
Risk Management (3)		$0.00	
Savings (4)		$0.00	
TOTAL	**$3,225.89**	**$38,710.62**	

(1) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(2) 24,000 km plus bus fare for one spouse and children (Winnipeg).
(3) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(4) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

6. ONE PERSON - Renter, no car

Woman - 65-74 years, retired

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$126.09	$1,513.04	11
Shelter [1]	$521.18	$6,254.16	44
Home Furnishings and Equipment	$49.77	$597.21	4
Household Operation	$13.73	$164.77	1
Clothing	$49.96	$599.52	4
Health Care, Medicine Chest Supplies [2]	$38.07	$456.79	3
Personal Care	$26.15	$313.85	2
Recreation, Reading, Gifts, Contributions	$232.86	$2,794.28	20
Communications	$45.48	$545.76	4
Transportation [3]	$80.48	$965.80	7
Other		$0.00	
Other		$0.00	
Risk Management [4]		$0.00	
Savings [5]		$0.00	
TOTAL	**$1,183.77**	**$14,205.18**	

(1) One bedroom apartment in Winnipeg including electricity and insurance.
(2) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(3) Public transit plus taxis (Winnipeg).
(4) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(5) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

7. TWO PERSON - Renters in Portage la Prairie, car with no loan

Man - 65-74 years, retired
Woman - 65-74 years, retired

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$272.01	$3,264.15	13
Shelter [1]	$471.18	$5,654.16	23
Home Furnishings and Equipment	$59.78	$717.38	3
Household Operation	$24.49	$293.83	1
Clothing	$97.52	$1,170.29	5
Health Care, Medicine Chest Supplies [2]	$65.75	$788.99	3
Personal Care	$47.40	$568.77	2
Recreation, Reading, Gifts, Contributions	$345.67	$4,147.98	17
Communications	$53.34	$640.03	3
Transportation [3]	$651.98	$7,823.79	31
Other		$0.00	
Other		$0.00	
Risk Management [4]		$0.00	
Savings [5]		$0.00	
TOTAL	**$2,089.11**	**$25,069.37**	

(1) One bedroom apartment in Portage la Prairie including electricity and insurance.
(2) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(3) 16,000 km (Territory 2).
(4) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(5) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

8. TWO PERSON - Renters, car with loan

Man - 25-49 years, blue collar worker
Woman - 25-49 years, white collar worker

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$278.22	$3,338.58	12
Shelter [1]	$521.18	$6,254.16	23
Home Furnishings and Equipment	$61.82	$741.80	3
Household Operation	$24.49	$293.83	1
Clothing	$196.56	$2,358.67	9
Health Care, Medicine Chest Supplies [2]	$46.75	$560.99	2
Personal Care	$52.55	$630.59	2
Recreation, Reading, Gifts, Contributions	$273.31	$3,279.77	12
Communications	$51.61	$619.36	2
Transportation [3]	$724.10	$8,689.19	32
Other		$0.00	
Other		$0.00	
Risk Management [4]		$0.00	
Savings [5]		$0.00	
TOTAL	**$2,230.58**	**$26,766.94**	

(1) One bedroom apartment in Winnipeg including electricity and insurance.
(2) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(3) 16,000 km plus bus fare for one spouse (Winnipeg).
(4) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(5) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

9. ONE PERSON - Renter, car with loan

Man - 19-25 years, white collar worker

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food	$181.29	$2,175.43	10
Shelter [1]	$521.18	$6,254.16	29
Home Furnishings and Equipment	$53.53	$642.33	3
Household Operation	$13.73	$164.77	1
Clothing	$90.91	$1,090.97	5
Health Care, Medicine Chest Supplies [2]	$27.22	$326.59	2
Personal Care	$21.24	$254.92	1
Recreation, Reading, Gifts, Contributions	$158.50	$1,901.97	9
Communications	$44.00	$528.04	2
Transportation [3]	$664.40	$7,972.79	37
Other		$0.00	
Other		$0.00	
Risk Management [4]		$0.00	
Savings [5]		$0.00	
TOTAL	**$1,776.00**	**$21,311.97**	

(1) One bedroom apartment in Winnipeg including electricity and insurance.
(2) Blue Cross Medi-Blue Plan and annual dental check-ups/cleaning.
(3) 16,000 km (Winnipeg).
(4) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(5) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

10. ONE PERSON - Renter, no car

Woman - 19 years, pregnant, homebased

EXPENDITURE CATEGORY	AMOUNT		Percent of Total
	Month	Year	
Food [1]	$144.96	$1,739.53	14
Shelter [2]	$387.18	$4,646.16	38
Home Furnishings and Equipment [3]	$45.07	$540.83	4
Household Operation	$13.73	$164.77	1
Clothing	$89.40	$1,072.85	9
Health Care, Medicine Chest Supplies [4]	$27.22	$326.59	3
Personal Care	$28.40	$340.79	3
Recreation, Reading, Gifts, Contributions	$158.50	$1,901.97	15
Communications	$44.00	$528.04	4
Transportation [5]	$88.37	$1,060.40	9
Other		$0.00	
Other		$0.00	
Risk Management [6]		$0.00	
Savings [7]		$0.00	
TOTAL	**$1,026.83**	**$12,321.93**	

(1) Six months prepregnancy and six months pregnancy.
(2) Bachelor apartment including electricity and insurance.
(3) Does not include bedroom furniture.
(4) Blue Cross premium for GenX Plan which also covers 80% of annual dental check-ups/cleaning.
(5) Public transit plus taxis (Winnipeg).
(6) Life and disability insurance, and emergency funds are essential to provide financial protection for the unexpected. The amount included in the budget will depend on both what is needed and other resources available (e.g. savings, assets, group insurance, etc.).
See page 93.
(7) Savings to achieve long term goals are an essential part of any budget. The amounts will vary depending on the family situation and what the goals are.

PART IV

APPENDIX

APPENDIX A

ESTIMATED DISPOSABLE INCOME IN 1999*
OF DIFFERENT FAMILY TYPES AT VARIOUS INCOME LEVELS

Employment/ Pension Income	Single Adult, Employed	Single Adult over 65, Retired	Single Parent, Employed, 1 Pre-schooler in Day Care	Single Parent, Employed, 1 Child no Day Care	Single Parent, Employed, 2 Teens	2 Adults, Employed	2 Adults, Employed 2 Children
10,000	10,177	10,995	13,275	13,396	-	-	-
12,000	11,606	12,892	15,235	15,356	-	-	-
14,000	12,971	14,431	17,195	17,251	-	-	-
16,000	14,367	15,796	19,155	18,857	-	-	-
18,000	15,793	17,161	21,115	20,253	-	-	-
20,000	16,925	18,527	22,831	21,649	23,468	19,627	24,054
22.000	18,635	19,902	24,292	22,925	24,774	21,052	25,349
24,000	20,070	21,277	25,687	24,131	25,775	22,448	26,331
26,000	21,532	22,645	27,091	25,488	26,773	23,839	27,425
28,000	22,964	23,844	28,206	26,353	27,679	25,140	28,555
30,000	24,204	24,990	29,320	27,428	28,604	26,455	29,235
32,000	-	-	30,485	28,426	29,553	27,771	30,450
34,000	-	-	31,581	29,424	30,501	29,092	31,666
36,000	-	-	32,584	30,403	31,449	30,509	32,882
38,000	-	-	33,582	31,462	32,362	31,929	34,103
40,000	-	-	34,567	32,537	33,363	33,380	35,419
42,000	-	-	-	-	34,373	-	36,740
44,000	-	-	-	-	35,381	-	38,072
46,000	-	-	-	-	36,388	-	39,417
48,000	-	-	-	-	37,396	-	40,773
50,000	-	-	-	-	38,404	-	42,139
52,000	-	-	-	-	-	-	43,504
54,000	-	-	-	-	-	-	44,870
56,000	-	-	-	-	-	-	46,181
58,000	-	-	-	-	-	-	47,413
60,000	-	-	-	-	-	-	48,645

*** Includes Federal and Manitoba Income tax, non-refundable tax credits, provincial tax credit Child Tax Benefit and Goods and Services Tax Credit where applicable.**

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MEASURING LOW INCOMES IN CANADA

by Aron Spector : Special Contributor

An adaptation of Michael Wolfson's and John Evans', "Statistics Canada's Low Income Cut-offs Methodological Concerns and Possibilities", Analytical Studies Branch Discussion Paper, Statistics Canada.

Commencing in 1989, Statistics Canada reviewed its Low Income Cut-offs (LICOs), a low-income threshold first developed in the late 1960s. Compared to previous assessments, this review was on a larger scale, was more open to the possibility of fundamental change, and involved formal consultation with the user community. Michael Wolfson and John Evans prepared the above mentioned discussion paper as a background document for this consultation process. The discussion paper demonstrated that no one measure of low income is comprehensively superior to others.

The review, however, concluded that a new Statistics Canada measure, based on relative incomes, offered enough advantages over the existing LICOs to warrant planning its adoption. After additional analysis and evaluation of these new Low Income Measures (LIMs), Statistics Canada may phase in the LIMs as the preferred measurement of low income. More information on the LIMs can be found in **Income Distributions by Size in Canada,** *Statistics Canada Catalogue 13-207, 1991 edition. – Ed.*

There are major conceptual and practical difficulties in defining poverty lines and measuring the extent of poverty. One definition of poverty refers to a situation where individuals do not have sufficient resources to cover their economic, social, psychological and spiritual needs. Judging the general level of poverty in society in this way would thus require information on a variety of indicators, including malnutrition, literacy and educational levels, and housing and neighbourhood conditions. However, all statistical measures of low income — often called poverty lines — provide only a rough indication of poverty.

There is no standard method for calculating low-income lines. As a result, a wide variety of such measures are in use by governments, non-government organizations and academics in Canada and abroad. These low-income lines are used to determine a minimum standard of social and economic well-being, to define thresholds for access to subsidies or subsidized services, to measure relative distribution of income, and to assess adequacy of social welfare policy.

Four approaches to low income measurement

There are four broad approaches to the calculation of low-income lines. The first three are based on the income level necessary to meet basic needs. The fourth approach sets the low-income threshold directly in relation to the range of incomes within the population as a whole. All methods of measuring low income are associated with arbitrary and subjective judgements.

Budget standard approach: Low-income lines may be calculated by estimating the minimum income required to purchase a basket of goods and services judged by experts such as academics, social workers, program administrators or politicians as necessary to achieving a basic or minimum standard of living.

In Canada, this definition of low income has been used by municipal social planning councils in their budget guides and by provincial governments (as these judgements are embodied in the basic benefit levels of Social Assistance).

Subjective approach: Another method of estimating the income required to meet basic needs is based on public opinion determined through household surveys. Study respondents are typically asked to identify the minimum income required to meet necessary expenses given their present circumstances. These responses are then used to estimate the income level that equals this perceived minimum. Statistics Canada has published a series of papers outlining experiments in this area.[1]

While this approach may appear to be free of expert opinion or arbitrary judgement, results of attitudinal surveys depend on the precise way questions are formulated. Slight variations in survey questions can have large impacts on the results.

Expenditure patterns approach: A third method of estimating the income level necessary to meet basic needs is to compare the percentage of income spent by people on necessities. With this method, incomes are judged to be low when the proportion of expenditure on necessities is above a predetermined level, leaving a relatively low proportion for spending on other things.

Statistics Canada's Low Income Cut-offs (LICOs) assume that a family with low income spends an excessive proportion of its income on the basic necessities of food, clothing and shelter. Using family expenditure data, the LICO was first set at the point where families, on average, spend 20% more of their income than did the average family on these necessities. Adjustments were made to account for differences in family size and size of the urban or rural area in which people live. Today, the 20% parameter is still used, although the choice is arbitrary rather than the result of informed judgement.

Canada Mortgage and Housing Corporation (CMHC) uses a similar measure to help determine eligibility for social housing. CMHC's Core Need Income Thresholds define a maximum proportion of income that should be allocated to housing. These measures are set for each housing market in Canada and adjusted for size and composition of the household.

Relative income approach: This approach estimates low incomes in relation to the incomes received by all families. These measures identify people less able than others to access goods or resources within a given society at a particular time. Statistics Canada's new Low Income Measures (LIMs) estimate that a family is living in a low income situation if its income is less than 50% of median family income, adjusted for family size. (Median income is the level where one-half of Canadian families have higher incomes and one-half have lower incomes.) The resulting low-income estimates, however, depend on the choice of parameter, in this case the specific fraction of median income, 50%.

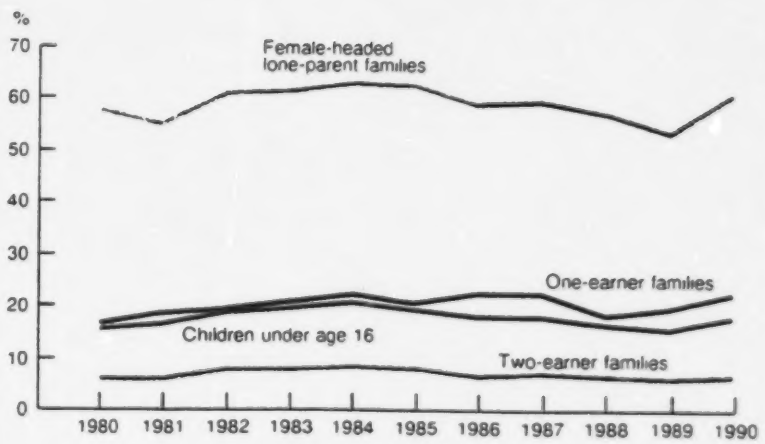
The Canadian Council on Social Development (CCSD) and the Special Senate Committee on Poverty also calculate relative measures of low income.

Low income measurement difficulties

Threshold limitations: By their nature, low-income lines are thresholds or

SOCIAL TRENDS

Statistics Canada's Low Income Cut-offs: 1980-1990



Source: Statistics Canada, Catalogue 13-207 and unpublished data.

[1] See, for example, Poulin, S. (1988), "An Application of Analytic Techniques to Canadian Income Satisfaction Data," Staff Report, Labour and Household Surveys Analysis Division, Statistics Canada.

boundaries. They do not capture poverty depth (how far family incomes fall below a threshold) or poverty duration (how long a family remains below a threshold). However, using information collected to estimate low-income thresholds, poverty depth may be measured. Poverty duration estimates, on the other hand, require studies of the same families over time.

The duration of low-income episodes varies among individuals. At one end of the spectrum are those whose incomes fall below low-income lines for a short time. For example, many students aged 15-24 have low incomes, however, by the time they reach their thirties their incomes have improved. On the other hand, there are people whose incomes remain below low-income lines over a long period. Many lone-parent families headed by women are in this category.

Defining basic needs: The determination of what constitutes basic requirements of a society is based on a judgement made at a particular time and place and is defined according to the conventions of that society. Definitions of basic needs are continually evolving as living standards change over time. Statistics Canada, in its LICOs, considers basic needs to be food, clothing and shelter, three broad categories which may be misleading because they include luxury items such as jewellery, furs and hotel accommodations, while excluding personal care items such as toilet paper and toothpaste.

Comparisons over time: One common way to measure changes in the proportion of the population with low incomes between any two years, for example 1980 and 1990, is to develop a set of low-income measures in relation to living standards in the earlier year (1980) and then update them to the later year (1990) by adjusting for price changes. This procedure allows changes in the incidence of low income to be assessed over time against a fixed standard.

The drawback to this approach is that low incomes in 1990 would be determined according to 1980 living standards. Therefore, any changes in living standards between 1980 and 1990, brought about by technological or real economic change, would not be taken into account. Relative measures of low income, on the other hand, do not share this difficulty because they are not based on family expenditure data and do not have to be updated for price changes. However, such measures do not capture overall changes in the standard of living of the society over time.

Defining income: Monetary income is an imperfect approximation of family consumption because families may consume goods and services not purchased with money. Monetary income does not always account for the return on assets families may have, such as equity from home ownership, variations in family consumption of goods and services or the value of any in-kind transfers families may receive.

Monetary income statistics do not capture the benefits received from the ownership of assets, such as housing and some consumer durables. Such assets provide long periods of service, and people who own them receive long-term benefits from their investment. Those who are renting such assets must continually compensate for their cost.

Also, the same monetary income may not provide all families with a similar standard of living. Families with a member who has special needs due to illness or disability often have higher expenditures. For others, access to goods and services may be restricted by language or cultural barriers which limit the exchange of information and may expose people to discrimination.

Non-monetary transfers, such as health care, public education and subsidized housing, are also excluded from the definition of income. However, such transfers increase families' consumption possibilities by lowering their expenditure on the subsidized items. In addition, if before-tax income is measured, the value of any taxes the family might pay is excluded. Changes to the tax system, however, affect families' command over resources.

As well, trading services, production by the family for its own use (such as growing vegetables or sewing clothing) and differences in shopping behaviour (such as the capacity to take advantage of bargains) may reduce the reliability of income as a basis of comparison of poverty among families.

Defining the income unit: Commonly, groups of people living in the same household define an "income unit" because it is assumed that expenditures are shared among people living together. Statistics Canada's Low Income Cut-offs are applied to "economic families", people living together who are related legally or by kinship. This method, however, does not account for the financial benefits that individuals not related to each other may attain by sharing housing or food expenditures. Also, using the combined income of groups of people living in the same dwelling to determine families with low incomes does not recognize that income may be shared among people not living together. For example, it is common for parents to provide their children with considerable financial support while they are at school or just starting out, and for children to support elderly parents.

Family size: Since greater expenditures are required to meet the basic needs of each additional family member, it is common to raise the low-income threshold as family size increases. Typically, these increases are less than proportionate to the increase in family size. This reflects the belief that family members share common expenses, such as rent, and that children consume a smaller amount of certain basic necessities than do adults. However, since empirical data are not available, the estimation of the relative cost of an additional family member requires explicit judgement. As a result, there are large differences in the estimates of these additional costs.

Adjustments made for additional family members can have considerable impact on the types of families identified as living with low incomes. For example, minor adjustments can increase or decrease the proportion of families with children identified as having low incomes.

Geographical variations: The relationship between income and access to basic amenities tends to change with the size of urban or rural area in which a family lives. For example, housing costs often rise as urban size increases, although variations occur among cities in different regions. Household production of goods and services (food, clothing, etc.) and non-monetary transfers of goods and services among families may decrease with urban size. On the other hand, it is possible that transportation costs are higher in rural areas.

No one measure superior

Defining the low-income population is a challenging task and no one measure or approach is suitable for all purposes. Despite their short-comings, however, low income measures and poverty lines enhance the understanding of the socio-economic make-up of the country and have played important roles in the development of policy decisions.

Aron Spector *is an independent social housing consultant with ARK Research Associates.*

- More information on low-income measurements can be found in *Drawing the Line* by Patricia Ruggles.

HOME FURNISHINGS SPECIFICATION GUIDE — APPENDIX C

(corresponds to Table HE-3)

LIVING ROOM & DINING AREA

$COST	ITEM	SPECIFICATION	
699	Bed Chesterfield	Size:	opens to sleep two adults about 193 cm (76") wide
		Frame:	hardwood frame, no-sag springs in back
		Fabric:	100% nylon pile
		Mattress:	foam - about 135 x 183 x 13 cm (53 x 72 x 54")
375	Easy Chair/Ottoman	Size:	76 x 79 x 94 cm high (30 x 31 x 37")
		Frame:	hardwood/plywood
		Fabric:	nylon
		Style:	swivel rocker, matching ottoman
499	Reclining Chair	Size:	79 x 205 x 99cm (31 x 37 x 39")
		Style:	3 position rocker/recliner, button tufted back, magazine pouch
		Frame:	hardwood/plywood, no-sag springs
		Fabric:	olefin-polyester
100	Wall Unit /Shelves	Size:	107 x 41 x 107 cm high (42 x 16 x 42")
		Materials:	wood product panels
		Style:	entertainment unit with TV opening, 2 adjustable shelves, 1 fixed shelf, ready-to-assemble
100	Coffee Table	Size:	122 X 61 X 38 cm high (48 X 24 X 15")
		Materials:	particle board with oak veneer top
		Style:	storage shelf
170	End Tables (2)	Size:	51 X 56 X 48 cm high (20 X 22 X 19")
		Materials:	particle board with oak veneer top
		Style:	storage shelf
85	Table Lamps (2)	Size:	69 cm high (27") and up
		Materials:	ceramic, brass finish
		Style:	trilight switch
			fabric or fabric on vinyl pleated shade
178	Floor or Pole Lamp (2)	Size:	approximately 147 cm high (58") and up
		Materials:	as for table lamps
		Style:	trilight switch, fabric, or fabric on vinyl pleated shade
150	Floor Covering/Rug	Size:	approximately 275 X 365 cm (9'-0" X 12'-0")
		Materials:	100% olefin, multilevel construction with foam backing. For heavy traffic areas.
155	Window Covering/ Draperies	Size:	318 cm wide x 213 cm long (125 x 84")
		Description:	3 fold, pinch pleated drapes, textured polyester/rayon/cotton with acrylic foam backing

LIVING ROOM & DINING AREA (cont'd)

$COST	ITEM	SPECIFICATION	
55	Sheer Curtains	Size: Description:	4 panels 145 cm wide x 210 cm long (57 x 83") rod-pocket panels; 100% polyester-cotton, machine wash and dry
650	Dining Table and	Size: Description:	152 x 122 x 74 cm high (60 x 36 x 29") colonial style, heat and stain resistant laminate over wooden core; oak veneer with lacquer finish
	6 Chairs	Description:	colonial style, solid wood (4 chairs included with table, extras sold in pairs)

ADULT BEDROOM

50	Double Metal Frame	Size: Description:	adjusts to fit mattresses from 91 to 136 cm (36 to 53½") (single to double size) rigid angled steel. Four nylon casters, two with lock. Headboard brackets attached
330	Mattress and	Size: Construction:	double bed size 136 x 190 cm (53½ x 75") tempered coils, medium firm support, quilted polyester cover with foam and insulating layer
	Box Spring	Description:	to match mattress above, heavy gauge coils
150	Headboard	Size: Material: Description:	152 x 61 cm high (60 x 24") double/queen bed size wood product with oak laminate finish panel headboard designed for either double or queen size
350	Dresser	Size: Materials: Description:	about 155 x 41 x 71 cm (61 x 16 x 28") wood products panels, metal hardware; metal or wooden handles, oak finish 3 drawers (guided), 2 doors
200	Night Tables (2)	Size: Materials: Description:	about 56 x 41 x 58 cm (22 x 16 x 23") as for dresser above single drawer & open shelf storage
60	Table Lamps (2)	Size: Materials:	various heights from about 43 cm (17") brass or ceramic, fabric or vinyl pleated shades, on/off switch
130	Framed Mirror	Size: Description:	varies with style: about 91 x 61 cm high (36 x 24) 4mm thick 3/4" bevelled edge
279	Chest/Armoire	Size: Materials: Description:	about 76 x 38 x 124 cm (30 x 15 x 49") as for dresser above 5 drawers or drawers and doors
60	Runners or Scatter Rugs (2)	Size: Materials: Description:	75 X 127 cm (30 X 50") nylon/polyester, skid resistant backing patterned, machine wash/dry
75	Window Covering/ Draperies	Size: Description:	191 X 160 cm (75" X 63") same as for living room draperies

CHILDREN'S BEDROOM

$COST	ITEM	SPECIFICATION	
40	Bed Frame	Size:	adjusts from cot to twin size 76 to 98 cm, (30 to 38½") rigid angled steel, 4 nylon casters, 2 locking, headboard brackets attached
250	Mattress and Box Spring	Size:	twin size - 97 x 190 cm, (38 ½ x 75")
		Construction:	tempered coils, medium support
		Cover:	quilted polyester cover with foam and insulating layer
		Description:	to match mattress above, wood frame
109	Single Dresser	Size:	varies with style, about 79 x 41 x 94 cm (31 x 16 x 37")
		Materials:	wood product construction finished in white or oak finish
		Description:	4 drawers, finished drawer interiors, ready-to-assemble
130	Desk	Size:	127 x 41 x 74 cm (50 x 16 x 29")
		Materials:	as for dresser above
		Description:	single pedestal desk, slide out shelf, drawer with adjustable shelf under, ready to assemble
30	Chair for Desk	Description:	tubular steel frame, padded seat and back, polypropylene or vinyl cover
60	Night Table	Size:	56 x 41 x 53 cm (22 x 16 x 21")
		Description:	to match dresser above, one drawer
25	Accent Lamp	Size:	about 43 cm (17")
		Materials:	glass or ceramic, fabric or vinyl shade
15	Desk Lamp	Description:	gooseneck with weighted base, metal shade with baked-on enamel finish. Uses 75 watt bulb.
48	Area Rugs (2)	Size:	76 X 127 cm (30 X 50")
		Materials:	nylon/polyester, skid resistant backing
		Description:	patterned, machine wash/dry
40	Window Covering/ Draperies	Size:	213 x 160 cm (84 x 63")
		Materials:	polyester/cotton
		Description:	rod and pocket tie-backs

KITCHEN EQUIPMENT AND TABLEWARE

$COST	ITEM	SPECIFICATION	
150	Cookware		
	Pots & Pans	Size:	7 piece set of small and large saucepans (about 1L and 2L) with lids; 10" skillet; Dutch Oven (about 5L) with lid that also fits the skillet
		Description:	Stainless steel with aluminum or carbon steel base; stay-cool handles; Dutch oven for stove-top only, 10 yr. warranty.
	Accessory Saucepans	Size:	2L saucepan
		Description:	heavy gauge aluminum with non-stick interior
	Ovenproof Dishes	Size:	approx. 1.5L and 2.5L glass or ceramic with glass lids, dishwasher safe (e.g. Corningware)
	Roasting Pan	Size:	22 lb. capacity
		Description:	ceramic on steel, enamel
276	Food Preparation and Kitchen Equipment		
	Bakeware Set	Size:	10 pieces: 12 cup muffin pan, 2 cookie sheets; oblong square, and 2 round cake pans; pie plate; 2 loaf pans.
		Description:	non-stick interior, metal
	Mixing Bowls	Size:	set of 5: 0.7L, 1.4L, 2.8L, 4.7L and 7.5L
		Description:	stainless steel
	Baking Accessories		500 ml Pyrex measuring cup with spout measuring spoons, metal or plastic rolling pin, wooden pastry blender, stainless steel, plastic handle pastry brush, plastic handle biscuit cutters, set of at least 3 spatula, rubber with wooden or plastic handle cooling racks, wire (2) meat thermometer
	Canister Set	Size:	4 canisters, largest holds 5 lb. sugar
		Description:	ceramic or glass
	Kitchen Tool Set	Size:	7 pieces in set or bought individually, with or without rack, includes: ladle, turner, slotted spoon fork, potato masher
		Description:	stainless steel or chrome plated with or without handles of wood or nylon; or plastic throughout
	Knives	Size:	4-7 piece set or purchased individually, including: Chef's knife, carver, bread knife, paring knife, boning and utility knife, includes hardwood block
		Description:	steel and wooden or plastic (nylon) handles.

KITCHEN EQUIPMENT AND TABLEWARE (cont'd).

$COST	ITEM	SPECIFICATION	
	Kitchen Utensils		cheese grater, 2 or 3 grating sizes and a slicer juice extractor, glass or plastic bottle opener can opener kitchen tongs, scissor style vegetable brush bottle brush peeler/corer colander, plastic strainers, plastic (one small, one large) cutting board, plastic egg beater (whisk style) salad bowl, glass
	Cleaning and Other Kitchen Equipment		dish drying rack and draining tray plastic lift and toss garbage can plastic wash pail broom, corn or "magnetic" dustpan, plastic or metal sponge mop step stool (enamel finish, 2 step, fold up, non-skid treads) boot tray, plastic
	Plastic Items		fridge pitcher fridge dishes - 2, 4 and 8 cup with lids
45	Flatware and Glassware		
	Glassware	Size: Description:	service for 8 (8 each of juice, old fashioned, and 11 or 12 oz. glass) - 24 pieces shock resistant glass, dishwasher safe
	Flatware	Size: Description: Note:	service for 8 (8 each of dinner fork, salad fork, soup/dessert spoon, knife, teaspoon) - 40 pieces stainless steel, with or without plastic handles cost indicates basic 40 pieces although additional pieces may be available with the set or separately.
96	Tableware		
	Dinnerware (Service for 8)	Size: Description:	service 8 (8 each of dinner plate, soup/dessert bowl, side plate, cup, saucer. ironstone, stoneware, or all-purpose (e.g. Correlle) 45 piece set includes: salad bowl, oval serving platter, creamer and sugar bowl and lid
	Additional tableware		teapot, 6 cup "Brown Betty" cream pitcher & sugar bowl, glass serving bowl, glass 1.5L platter, ceramic salt & pepper shakers, white porcelain butter dish, glass
40	Window Covering/ Curtains	Size: Description:	tiers: 142 x 61 cm (56 x 24") ruffled valance: 147 x 28 cm (58 x 11") rod-pocket top, polyester/cotton gingham, machine wash/dry

HOUSEHOLD LINENS

$COST	ITEM	SPECIFICATION	
24	Mattress Pad, double	Description:	polyester/cotton quilted top, smooth sides, polyester backing, sheer nylon sides with elasticized edges
18	Mattress Pad, twin	Description:	same as above
20	Pillows (2)	Description:	standard size - 47 x 62 cm (19" x 25") polyester fill, polyester/cotton cover
40	Sheets, pair and 2 pillow cases, double	Size: Description:	fits standard double mattress perma-press polyester/cotton set includes one hemmed flat, one elasto-fit bottom sheet and two matching pillow case
25	Sheets, pair and pillow cases, twin	Size: Description:	fits twin size mattress as above, set includes one pillowcase
33	Lightweight Blankets, double	Description:	cotton, self-hem, pre-shrunk, thermal weave
25	Lightweight Blankets, twin	Description:	as for double above
30	Thermal Blankets, double (2)	Description:	needle-woven acrylic with nylon binding
30	Thermal Blankets, twin (2)	Description:	as for double above
45	Bedspread, double	Size: Description:	double, 53 cm (21") drop throw style, quilted polyester/cotton cover, machine wash/dry
35	Bedspread, twin	Size: Description:	twin size, 53 cm (21") drop throw style, quilted polyester/cotton cover, machine wash/dry
35	Bath Towels (6)	Size:	61 x 112 cm (24 X 44")
10	Hand Towels (2)	Size:	41 x 64 cm (16 X 25")
18	Washcloths (6)	Size: Description:	30 X 30 cm (12 X 12") 90%cotton/10% polyester terry hemmed edges
10	Shower Curtain	Size: Description:	178 cm x 183 cm (70 x 72") vinyl easy care, wipe clean
12	Window Covering	Size: Description:	91 x 114 cm (36 x 45") 1" PVC mini-blind, automatic cord lock, tilt control wand wipe clean
10	Rubber Tub Mat	Size: Description:	41 X 71 cm (16 X 28") safety mat, suction grips, raised design
15	Bath Mat	Size: Description:	53 x 86 cm (21 x 34") 100% nylon, non-skid backing, taped edges

HOUSEHOLD LINENS (cont'd)

$COST	ITEM	SPECIFICATION	
30	Tea Towels (12)	Description:	100% cotton, waffle weave
6	& Dishcloths (12)	Description:	100% cotton, waffle weave
27	Tablecloth	Size: Description:	152 x 213 cm (60 x 84") polyester or polyester/cotton, permanent press
10	Table Protector	Size: Description:	122 x 168 cm (48 x 66") 8 gauge vinyl, polyester flannel backing
7	Placemats (4)	Size: Description:	various, about 30 x 46 cm (12 x 18") expanded vinyl
13	Table Napkins (4)	Description:	to match tablecloth above
7	Oven Mitts/Pot Holders	Description:	pair, fabric, padded lining

APPLIANCES AND RELATED EQUIPMENT

$COST	ITEM	SPECIFICATION
16	Toaster	two-slice, shade control, hinged crumb tray
20	Hand Food Mixer	three-speed, thumb-tip control, beater ejector
23	Electric Kettle	1L capacity, auto-shutoff
37	Blender	basic 7-speed, 1.1L (40 oz.) plastic container, 2 year warranty
40	Electric Frypan	11" buffet style, non-stick interior, heat resistant handles, immersible in water
22	Electric Iron	steam/dry, quick glide sole
489	Washing Machine	61 x 65 x 109 cm (24 x 25½ x 43") 8 program, 3 water levels, 3 wash/rinse temperature settings, 2.45 cu ft capacity
378	Dryer	74 x 65 x 109 cm (29 x 25½ x 43") 5.9 cu ft drum, 7 dry cycles, 3 heat settings
170	Sewing Machine and Case	free arm with 15 stitch function
30	Fire Extinguisher	1A/10BC rated 2 lb. extinguisher with bracket, refillable
4	Smoke Detector	test button, low battery signal, 9 volt battery included
180	Vacuum Cleaner	canister vacuum with power head, 3 tools including brush and service tool, 7.0 amp motor
60	Heater/Fan	variable temperature control, thermostat, 3 settings (500, 1000, 1500W), fan only setting, 3 speed
25	Ironing Board and Ironing Board Pad	T-leg style, non-slip feet, mesh top, adjusts to about. 91 cm (36") Teflon or cotton cover with foam padding fits standard size
15	Clock Radio	AM/FM digital, Battery back-up system
400	Electric Range	76 x 62 x 123 cm (30 x 24½ x 48") coil elements, storage drawer, porcelain drip bowls
700	Refrigerator	79 x 75 x 154 cm (31 x 29½ x 60¼") 15.5 cu ft: (4.0 cu. ft. freezer) frost-free, 3 full-width shelves, twin crispers, separate fridge and freezer doors
440	Freezer	127 x 61 x 89 cm (50 x 24 x 35") 12.2 cu. ft., 6 cm (2½") thick rigid polyurethane insulation, temperature control, lock, stores 427 lbs.

BATHROOM ACCESSORIES

$COST	ITEM	SPECIFICATION
15	Laundry Hamper	Plastic, ventilated, with removable lid
19	Bathroom Scale	Vinyl mat on enamelled steel case, pound-kilo reading up to 120kg (263 lbs.), mechanical reading
40	Towel Rack	3 bar, fits onto hinge of door, metal construction, white epoxy finish
40	Space-Saver Wall Unit	2 cabinet, one shelf, 161 x 63.5 x 20 cm (63.5 x 25 x 8"), fits over toilet, white laminated particle board, ready to assemble
18	Wooden Drying Rack	9m (30') drying space, accordion style fold up
8	Waste Basket	rubber or plastic
6	Soap Dish	plastic
6	Toilet Brush & Stand	plastic handle, nylon brushes, plastic stand

NOTE: For the purposes of identification, a specific make or model of appliance, equipment or furnishing may be named. This, however, does not imply endorsement of these products.

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CLOTHING SPECIFICATION GUIDE — APPENDIX D

NOTE: All clothing articles listed in the Guide are machine wash/dry unless stated otherwise.

MATERNITY CLOTHES DESCRIPTION

(corresponds to Table C-2)

ARTICLE	DESCRIPTION
Outerwear	
Dress/Jumper	polyester/cotton, short or long sleeves or sleeveless woven cotton denim
Overblouse	polyester/cotton, short or long sleeves
Slacks	polyester/cotton, adjustable elasticized waist
Undergarments	
Maternity panties	cotton, front panel made with nylon
Maternity panty hose/tights	100% nylon/lycra spandex leg
Maternity/Nursing bra	nursing bra, polyester/cotton drop cups with inner tether straps, extra wide back band

INFANTS CLOTHING AND INVENTORY DESCRIPTION

(corresponds to Table C-4)

BIRTH TO 12 MONTHS

(size 12 months)

Outwear	
Set: sweater, booties, bonnet	acrylic knit, button front sweater, knit ties on bonnet and booties
Sweater	polyester/cotton fleece, zipper closure, with or without hood
Sleepers	cotton/polyester terry, domed front and legs; or acrylic/polyester blanket cloth, full zipper
Shirt	cotton, short sleeve, button front closure
Nightgown	cotton, flannelette, with bottom drawstring

INFANTS (cont'd)
(size 12 months)

ARTICLE	DESCRIPTION
Snowsuit	1 piece suit with snap-on mitts and booties, nylon outer shell and lining, polyester fill insulation.
Bib	terry front, vinyl lined
Socks	cotton/nylon, turn-down cuff
Shoes	man-made sole and uppers, lace up or self adhesive closure
Cloth diapers, dozen	cotton flannelette, regular weight, flat style approximately 66 X 66 cm (26 X 26")
Disposable diapers (pkg. 56)	medium size, flexible gathers
Plastic pants	machine-washable, vinyl/rubber, elastic waist and leg
Hat, scarf and mitten set	acrylic, mittens with or without thumbs, hat with chin strap or ties
Hat, summer	cotton/polyester bonnet with or without chin strap or ties
Shorts and T-shirt set	knit top with button shoulder, knit or woven shorts with elastic waist band
Overalls	cotton corduroy or denim, domed inseam, adjustable, straps
T-shirt, long sleeves	cotton/polyester knit, rib-knit neckline and cuffs
Furniture	
Crib and mattress	wood/wood products, single drop side, adjustable mattress support, on casters, takes mattress 69 x 132 cm (27 x 52"); and coil covered with insulator pad and foam cushioning, heavy gauge vinyl cover, 2 year warranty
Toilet chair/Seat	moulded plastic trainer, top section lifts off to fit adult toilets
Bath tub	Plastic
High chair	tubular steel frame, vinyl-covered seat, footrest, nonfolding, removable tray
Play pen	nylon mesh, steel frame, vinyl-covered foam floor pad, 74 x 102 cm (29 x 40), folds easily
Stroller	reclining seat, washable polyester/cotton pad, large basket underneath, 6 large wheels
Car Seat	for infants and toddlers up to 40 lbs., moulded shell, 5 point harness with retainer, removable washable cover. Converts from rear facing to forward facing.
Snugli	padded baby carrier/nursing sling, 3 positions - face-in, face-out, back pack

INFANTS (cont'd)
(size 12 months)

ARTICLE	DESCRIPTION
Miscellaneous	
Toys	assorted, unbreakable, soft
Diaper pail	plastic, childproof lock, deodorizer holder, foot pedal to lift lid.
Diaper pins, large	standard - safety guard
Absorbent balls (600)	600 absorbent balls
Soap, cake (75g)	Ivory - personal size
Baby oil (440ml.)	store brand
Hair brush and comb	soft bristle, plastic comb
Powder (600g)	store brand
Nursing set (36 pieces)	includes six 8-oz., two 4-oz. boilable break resistant clear plastic bottles, 8 each: day-dial caps, nipples, snap-on hoods; funnel strainer, bottle brush and nipple brush
Breast feeding kit	manual breast pump, 4 oz. plastic nurser with cap, nipple cap ring & disc, 2 nipple adapters; suction valve, pump stand
Diaper/Tote bag	nylon or canvas, zippered closure, vinyl lined
Bedding and Linen	
Receiving blanket	cotton flannelette
Lap pad	polyester fibrefill, quilted vinyl reverses to cotton, about 43 x 46 cm (17 x 18")
Crib sheet, fitted	cotton flannelette
Bath towel, hooded	100% knitted cotton, towel about 76 X 76 cm (30 X 30")
Wash cloth	facecloth about 23 X 23 cm (9 X 9")
Blanket, crib size	woven cotton, approximately 76 X 102 cm (30 X 40")

GIRLS 1 - 5 YEARS CLOTHING DESCRIPTION

(corresponds to Table C-5a)
(size 3)

ARTICLE	DESCRIPTION
Outwear	
Snowsuit, 2 pieces with hood	nylon shell and lining, polyester fill, bib-front pants, shirred elastic storm cuffs
Jacket/Coat, winter	nylon shell, drawstring hood, acrylic fleece lining
Jacket/Coat, summer	nylon with cotton flannel lining, elasticized cuffs and waist, button, zipper closure; or fleece with hood, pull on style or front opening with zipper
Windsuit/Raincoat	nylon, jacket with drawstring hood, elasticized cuffs and drawstring waist, pants with elastic waist and cuffs, machine wash; or vinyl raincoat with hood, zipper or snap closure
Dress, summer	Polyester/cotton, back closure, with or without collar, short sleeves or sleeveless
Dress, winter	Embroidered denim, button closure, long sleeves
Jeans	Polyester/cotton or 100% cotton denim, with or without pockets, with or without fly front, elasticized waist
Overalls	Corduroy or denim, cotton/polyester or 100% cotton, adjustable straps, metal fasteners and buttons, with or without inside domed legs
Slacks	Polyester/cotton, or 100% cotton corduroy elasticized waist band, with or without pockets
Skirt	Polyester/cotton or 100% cotton drill or corduroy, sweat fabric, elasticized waist
Jumper	Corduroy, cotton/polyester or denim, adjustable button straps, or over-the-head slip-on style
Blouse/Shirt	Woven or knit polyester/cotton, long sleeves, with or without collar, front closure
Jersey, long-sleeve T-shirts	Polyester/cotton knit, crew neck or turtle-neck, cuffs
Jersey, short-sleeve T-shirt	Polyester/cotton knit, crew neck or collar
Sweater, pullover	Polyester/cotton, crew or V neck, or hooded top with kangaroo pouch pocket
Sweater, cardigan	Acrylic knit, button or snap closure
Sundress/Shorts	Sundress - cotton, button front, sleeveless; or shorts & T-shirt set - stretch knit or cotton/polyester drill or velour, elasticized waist
Bathing suit	Polyester or nylon/lycra, one piece racer- style, lined crotch
Undergarments	
Waterproof pants	Machine-washable, vinyl/rubber, elastic waist and legs
Panties/Training pants	Panties - polyester/cotton, foam panels; training pants - cotton
Vest	vest pre-shrunk polyester/cotton knit, sleeveless
Sleepers	Cotton/polyester stretch terry, one piece with front zipper; or 2 piece with snap waist
Pyjamas	2 piece polo style, ribbed cuffs polyester/ cotton knit
Bathrobe	Polyester, long or 3/4 sleeves, button, zipper or wrap front, ankle length
Disposable diapers (pkg. 48)	large, flexible gathers
Cloth diapers (dozen)	Cotton flannelette, regular weight, flat style, approximately 66 X 66 cm (26 X 26")

GIRLS 1 - 5 YEARS (cont'd)
(size 3)

ARTICLE	DESCRIPTION
Footwear (Size 10)	
Shoes, dress	man-made upper, composition sole, 1 strap buckle style
Shoes, casual/runners	sandal style, leather uppers, adjustable vamp; or runners - canvas upper, rubber compound sole, tie or velcro closure
Slippers	acrylic pile, vinyl sole, slip on style
Snowboots/Overshoes	man-made waterproof moulded foot, nylon shaft, pile lined, self-adhesive closures, treaded sole
Rainboots	100% waterproof rubber, cotton net lining
Leotards/Tights	non-run nylon knit
Socks, ankle or short	cotton/nylon, ankle, plain or rib knit
Socks, knee-high	cotton/nylon, plain or rib knit
Miscellaneous	
Scarf, Hat & Mitt set, Winter	acrylic knit, cuffed toque
Mitts	nylon, vinyl palms, vinyl interlining, knit liner
Bib	polyester/cotton or cotton terry or flannel front; vinyl back
Hat, summer	cotton/polyester, with or without chin strap or baseball style cap
Belt	stretch polyester, metallic buckle

GIRLS 6 - 11 YEARS CLOTHING DESCRIPTION
(corresponds to Table C-6a)
(size 12)

ARTICLE	DESCRIPTION
Outwear	
Coat, winter	brushed polyester/cotton shell, detachable hood; or nylon shell and lining, polyester fibrefill interlining, with or without fake fur trim, lined sleeves, machine washable
Snowsuit/Ski suit, 2 piece	jacket - nylon shell and lining, polyester fibrefill interlining, storm cuffs, waist or hip length, machine washable; ski pants – vertical zipper, adjustable shoulder straps, storm cuffs, machine washable
Raincoat/Windsuit	vinyl with attached hood, two pockets, snap or zipper closure; or nylon windsuit, hooded jacket, pants have elastic cuffs and waist
Jacket, summer	nylon shell, attached hood, with or without lining, elastic insert at cuffs and hem, machine washable; or fleece, hooded, zipper closure
Dress, summer	polyester/cotton, full flare skirt, button front, puff sleeves
Dress/Jumper, winter	cotton or polyester blend
Blouse/Shirt	cotton or polyester/cotton, woven or knit, long or short sleeves, front closure

GIRLS 6 - 11 YEARS (cont'd)
(size 3)

ARTICLE	DESCRIPTION
Outerwear (cont'd)	
Skirt, summer	Polyester/cotton or cotton, elasticized waist
Skirt, winter	Polyester/cotton corduroy or polyester/wool elasticized waist on skirt; or over-the-head style jumper
Slacks, all year	Cotton or cotton/polyester corduroy or drill, with or without fly front, with or without pockets; or leggings – cotton-lycra spandex, elasticized waist
Jeans	Cotton/polyester or cotton denim, fly front, front or back pockets
Sweater, cardigan	Acrylic knit, button front closure; or polyester/cotton knit with rib knit cuffs and waist
Sweater, pullover	Acrylic knit, round or V neck, rib knit, cuffs and waist
Jersey, T-shirt	Polyester/cotton knit, short sleeves
Shorts	100% cotton, drill or knit, elasticized waist
Bathing Suit	Nylon/lycra spandex, one piece, lined crotch
Undergarments	
Panties	Polyester/cotton, elastic leg and waist, lined crotch
Camisole/Vest	Cotton knit, sleeveless
Bra	Stretch nylon, seamless cups, adjustable stretch straps
Footwear (Size 3 or 4)	
Shoes, dress	Leather or man made upper, man-made composition sole, one strap or T-strap style
Shoes, casual/runners	Casual - man made upper, rubber sole, tie or velcro closure, jogger style; or runners – canvas upper, padded collar, rubber compound outsole
Shoes, sandal	Man-made sole and upper
Slippers	Acrylic pile, step-in, vinyl outsole
Snowboots	pull-on boot, waterproof man-made foot with nylon shaft, pile lining
Rainboots	100% waterproof all rubber boot with cotton net lining
Leotards/Tights	Stretch nylon, rib knit
Panty hose	100% nylon
Socks, knee-high	Cotton/nylon, plain or rib knit
Socks, ankle	Cotton/nylon sports sock, turn back cuff

GIRLS 6 - 11 YEARS (cont'd)
(size 12)

ARTICLE	DESCRIPTION
Miscellaneous	
Pyjamas/Nightgown	Cotton/polyester polo style, rib-knit crew neck, waist band, arms and leg cuffs, pull-on pant has elasticized waist; or cotton, long or short sleeves, rib-knit crew neck
Bathrobe	Polyester/terry wrap-around styling, side pockets, 3/4 sleeves, knee length
Belt	Leather or vinyl with or without suedine backing, metal buckle, self-loop 1.3 cm (½") or 2 cm (3/4") width
Gloves/Mitts	Nylon, polyvinyl chloride (PVC) interliner, water resistant
Scarf, winter	Acrylic fringed wrap scarf, about 140 cm (56") long
Hat, winter	Acrylic knit, toque style or beret
Hat, summer	Cotton, polyester, nylon or straw, casual style
Purse/Wallet	Rubber-backed canvas tote or polyurethane shoulder bag, open pocket inside, top zipper
Watch	Digital, leather or vinyl strap

TEENAGE GIRLS 12 TO 18 YEARS AND WOMEN CLOTHING DESCRIPTION
(corresponds to Table C7a & 8a)
(Regular Sizes)

ARTICLE	DESCRIPTION
Outwear	
Coat, winter	Trench coat style, polyester/cotton shell, acrylic/wool liner, polyester fibrefill. Dry clean; or polyester or nylon shell and lining, polyester fibrefill, button or zip front, hood, tie belt. Dry clean
Jacket, winter	as above, 3/4 length, with or without belt. Dry clean
Ski pants	Nylon shell and lining, polyester fibrefill interlining, bib or elastized waist
Rain/All-purpose coat	Cotton/nylon shell or cotton/polyester blend, acetate or nylon lining, two pockets, drawstring bottom
Jacket, light	Lightweight polyester fleece, nylon lining or polyester/cotton fleece, or jersey knit, full front zipper, draw string waist
Suit/Pant suit	Notched lapel. Coordinated pants or skirt with fly front.
Dress, winter	Polyester or acrylic knit, long or 3/4 sleeves, scoop neck
Dress, summer	Polyester or polyester/cotton, with or without collar, short sleeves or sleeveless, with or without belt or elasticized waist
Skirt/Jumper/Slacks, winter	Woven polyester/viscose, zipper, front pleats
Skirt/Slacks, summer	Woven polyester or cotton/polyester, pull-on style, elasticized waist, with drawstring
Blouse, long-sleeve	Cotton or polyester or polyester/viscose, collar, button front, button cuffs

GIRLS 12 TO 18 YEARS AND WOMEN (cont'd)
(Regular Sizes)

ARTICLE	DESCRIPTION
Outerwear (cont'd)	
Blouse, short-sleeve/sleeveless	Cotton or polyester/cotton or polyester/viscose, knit or woven, Collar button front closure.
Jersey, summer T-shirt	Polyester/cotton knit, short or cap sleeves, scoop or V neck or polo style
Sweater, pullover	Acrylic knit, round or V neck, rib knit cuffs
Sweater, cardigan	Acrylic knit, button front closure, with or without pockets
Jeans/Casual pants	Slacks - polyester gabardine, with or without zip fly front, with or without elastic waist; or jeans - cotton or cotton/polyester denim, belt loops, zip-fly front, with or without pockets; or casual pants - cotton sheeting or polyester, elasticized waist, side seam pocket
Work pants/Coveralls	Cotton denim, contrast stitching, 4 or 5 pockets or polyester/cotton, scotchguard, perma-press, back-tacked at stress points,
Work shirt	Polyester/cotton, scotchguard, perma-press, 2 flap pockets with button flaps, pencil slot, interlined collar and cuffs
Shorts	Cotton or cotton/polyester, button closure with zipper cuff-look hem or jersey knit bicycle shorts
Bathing Suit	Nylon/lycra, one piece, lined bra and crotch
Undergarments	
Panties	Nylon or cotton, cotton gusset, elasticized waist, elastic or band leg
Bra	Minimum support - seamless polyester cups, stretch midriff, adjustable straps; or medium support - polyester, lightly padded cups, nylon/lycra spandex sides and back; or full-figure - light side boning with nylon lycra spandex frame, adjustable straps
Girdle/Panty brief	Medium control long leg brief, nylon/lycra spandex, elastic waistband, reinforced tummy panel or firm tummy control panty
Camisole/Vest	Nylon, lace trim, adjustable straps or cotton or polyester/cotton knit, scoop neck, sleeveless, narrow straps
Slip, full	Nylon, lace trim at neckline and hem, built up shoulders or stretch lace straps
Slip, half	Same as above except with elasticized waist
Pyjamas/Nightgown	Cotton, knee or full-length gown with short or 3/4 sleeves; pyjamas with long sleeves, pull on pant, elasticized waist
Bathrobe	Brushed cotton flannel, self-tie sash closing, 3/4 sleeves, knee or ankle length; or Cotton or cotton/polyester, zip or button closure, short sleeves, ankle length
Long underwear	Cotton, thermal knit, elasticized waist

GIRLS 12 TO 18 YEARS AND WOMEN (cont'd)
(Regular Sizes)

ARTICLE	DESCRIPTION
Footwear	
Shoes, dress	Pump style, or sling back, man-made upper and sole
Shoes, casual/runners	Casual - moccasin construction-style upper padded leather inside and flexible man-made outsole; or runners - nylon upper, padded inside collar, tricot lined, rubber outsole
Workboots/shoes	Grade 1 steel toe, lace-up style shoe or boot
Shoes, sandals	Leather upper, man-made outsole
Slippers	Mule type, elastic gusset and flexible man-made outsole
Snowboots	Genuine leather or suede upper and treaded man-made outsole, Thinsulate lining
Rainboots/Rubbers	Waterproof rubber or vinyl, polyester/cotton lining
Socks, ankle	Cotton/nylon, rib knit, cuffed ankle
Socks, work	Wool/nylon/acrylic blend, thick boot sock
Socks, knee-high	Cotton/nylon, plain or rib knit
Leotards/Tights	Nylon/lycra, cotton gusset
Panty hose	Stretch nylon, reinforced panty and toe, one size fits all
Knee-highs, sheer	Same as above, elastic at knees
Accessories	
Gloves	Acrylic knit, double thickness or Thinsulate
Gloves, work	Leather palm, cloth back, fully lined
Mitts	Acrylic knit with double thickness
Scarf, winter	Acrylic knit, fringed ends
Scarf, light	Rayon chiffon, lightweight with machine stitched hems
Hat, winter	Acrylic knit, toque style, or beret
Hat, summer	Cotton, polyester, nylon or straw, casual style
Belt	Leather, bonded
Purse	Leather or vinyl shoulder bag, zipper closure
Watch	Quartz movement, leather, vinyl, or metal strap

BOYS 1 - 5 YEARS CLOTHING DESCRIPTION

(corresponds to Table C-9a)

(Size 3)

ARTICLE	DESCRIPTION
Outwear	
Snowsuit, 2 pieces with hood	Nylon shell, nylon lining, polyester interlining, bib front pant has adjustable elasticized straps, storm cuffs
Jacket/Coat, winter	Nylon shell, drawstring hood, acrylic fleece
Jacket/Coat, summer	Fleece, with or without hood; or nylon shell, drawstring hood, cotton interlining
Windsuit/Raincoat	Nylon, jacket with drawstring hood, elasticized cuffs and drawstring waist, pants with elastic waist and cuffs, machine wash; or vinyl raincoat with hood, zipper or snap closure
Top and Pants set	co-ordinated outfit, polyester/cotton top, pants with elasticized waist, fly front or polyester/ cotton fleece set
Jeans	Cotton or cotton/polyester denim, 4 pockets, top stitching, semi-boxer waist, belt loops
Sweat pants/Overalls	Acrylic or cotton/polyester fleece sweat pants, elasticized waist and cuffs; or corduroy or denim overalls, adjustable straps, with or without inside domed legs
Pants/Slacks	Woven cotton/polyester corduroy or cotton twill, with or without zip fly front, with or without elasticized waist, with or without pockets
Sunsuit/Shorts	Polyester terry sunsuit, bib front, adjustable straps; or polyester/cotton drill; or fleece athletic- look, elasticized waist
Jersey, long-sleeve T-shirts	Cotton/polyester knit, rib knit trim, crew neck or turtleneck
Jersey, short-sleeve T-shirt	Cotton/polyester knit, crew neck or collar, hemmed sleeves and bottom
Shirt, dress	Polyester/cotton long sleeve shirt, front closure
Sweater, pullover or cardigan	Acrylic knit, crew or V-neck, rib-knit trim, long sleeves
Sweat shirt	Acrylic or cotton/polyester fleece, zipper or pullover style
Bathing Suit	Polyester or nylon/lycra, with or without lining, brief style
Undergarments	
Waterproof pants	Machine-washable, vinyl/rubber, elastic waist and leg opening
Briefs/Training pants	Briefs - cotton terry, double layer; or training pants - polyester/cotton knit, fly front
Vest/Undershirt	Polyester/cotton knit, short sleeves
Drawers/long underwear	Cotton/polyester, thermal weave, fly front, elasticized waist
Sleepers	Cotton/polyester stretch terry, domed or zippered front-leg, footed
Pyjamas	2 piece polo style, polyester/cotton knit, rib knit collar, cuffs, elastic waist band
Bathrobe	Polyester blanket cloth, judo style, belt
Disposable diapers (pkg. 48)	Toddler size, flexible gathers
Cloth diapers (dozen)	Cotton flannelette, regular weight, flat style, approximately 66 X 66 cm (26 X 26")

BOYS 1 - 5 YEARS (cont'd)

(Size 3)

ARTICLE	DESCRIPTION
Footwear	
Shoes/Runners	Suede or leather oxford style upper, durable composition unit sole; or canvas upper, moulded rubber sole with wrapped up heel, tie or velcro closure
Slippers	Flannel upper, fleece lining, vinyl outsole
Snowboots	pull-on boot, waterproof vinyl upper, pile lining, felt insole
Rainboots	all rubber boot, 100% waterproof, cotton net lining, treaded rubber outsole
Socks, dress	Cotton/nylon, plain or rib knit
Socks, sport	Cotton/polyester/nylon
Miscellaneous	
Scarf and Hat set, winter	Acrylic, plain or rib knit
Mitts	Nylon, reinforced vinyl palms, waterproof vinyl interliner, foam insulation
Hat, summer	Cotton/polyester, with or without chin strap or baseball style cap
Bib	Polyester/cotton or cotton, terry or flannel front, vinyl back
Belt	Vinyl or leather, metal buckle

BOYS 6 - 11 YEARS CLOTHING DESCRIPTION

(corresponds to Table C-10a)

(Size 12)

ARTICLE	DESCRIPTION
Outwear	
Snowsuit/Ski suit, 2 piece	2 piece, nylon shell and lining, polyester interlining, 2 front zip pockets, drawstring waist and cuffs. Racer-style ski pants or high back pant with bib front, adjustable straps.
Jacket, summer	Nylon with fleece lining, 2 side pockets, cuffs, elasticized waist, zipper closure; or polyester fleece pull on style with zipper at neck
Raincoat/Windsuit	Vinyl raincoat with attached hood, two pockets, snap or zipper closure; or nylon windsuit, hooded jacket, pants have elastic cuffs and waist. Machine wash
Blazer/Sports jacket	Wool or polyester blend, partially lined, double breasted, patch pockets, centre back vent. Dry clean.
Slacks, dress	Polyester or polyester blend, 2 to 4 pockets, belt loops
Jeans, denim	Cotton denim with 4 or 5 pockets, belt loops
Slacks, casual	Cotton or polyester/cotton, 4 pockets
Shirt, dress	Woven polyester/cotton, one chest pocket, pointed collar, 1-button cuffs
Shirt, casual	Polyester/cotton, yarn-dyed plaid sports shirt, 1-button cuffs, chest pocket

BOYS 6 - [illegible] YEARS (cont'd).

(Size 12)

ARTICLE	DESCRIPTION
Outerwear (cont'd)	
Jersey, short-sleeve T-shirt	Polyester/cotton knit with or without collar
Sweater, pullover	Acrylic knit or fleece, crew or V-neck, rib knit neck and cuffs
Shorts	Polyester/cotton or cotton drill, elastic waist, with or without inner lining
Bathing Suit	Nylon, boxer style, elasticized waist, polyester liner
Undergarments	
Briefs	Polyester/cotton, fly front, elastic waist
Drawers/Long underwear	Polyester/cotton, thermal knit, ankle length, shrink controlled
Undershirt	Same as above, short sleeves, rib knit neck and cuffs
Footwear	
Shoes, dress	Leather or vinyl oxford, or slip-on, synthetic rubber sole
Shoes, casual/runners	Casual - lightweight padded nylon upper, simulated suede toe cap, padded tongue, cushioned insole foam wedge and rubber outsole; or runner/canvas shoe in boot or low cut style, cushioned insoles and arch support, moulded rubber outsoles
Rainboots/Rubbers	Waterproof rubber, cotton knit lining, treaded rubber outside
Snowboots	Waterproof man-made foot with nylon shaft, removable felt liner, heavy-treaded outsole
Slippers	Flannel upper, fleece lining, vinyl outsole
Socks, light	Nylon, plain or rib knit
Socks, sport	Cotton/polyester/nylon/spandex blend, tube style
Socks, heavy boot socks	Wool or wool blend, mid-calf length
Miscellaneous	
Pyjamas	Polyester/cotton polo style, crew neck, rib-knit cuffs, elastic waist, rib-knit ankles
Bathrobe	Polyester, judo style with belt
Belt	Vinyl bonded leather belt, 2.5 cm (1") or 3.2 cm (1-1/4") wide
Scarf, winter	Acrylic, plain or rib knit, fringed ends
Mitts/Gloves	Water-repellent nylon shell with vinyl palm, or waterproof interlining, reflective tape rib knit cuffs, double knit acrylic liner
Hat, winter	Acrylic, toque style
Hat, summer	Cotton/polyester, baseball style
Tie	Polyester, clip on or full length
Wallet	Leather-look vinyl, fold over style
Watch	Digital, leather or vinyl strap

BOYS 12 - 18 YEARS AND MEN CLOTHING DESCRIPTION

(corresponds to Table C-11a & 12a)

(Regular Men's Sizes)

ARTICLE	DESCRIPTION
Outwear	
Coat, winter	Polyester/cotton trench coat with zip-out insulated lining. Dry clean.
Jacket/Parka, winter	Polyester/cotton shell, water repellent, nylon lining, polyester interlining, patch pockets with flaps, with or without hood, adjustable side tab, zip and snap front closure with storm flap. Dry clean or machine wash with care.
Ski pants	Nylon shell and lining, polyester fibrefill interlining, adjustable elastic suspenders. Machine washable.
Rain/All-purpose coat	Water resistant polyester/cotton shell, raglan sleeves, pleated vent. Dry clean.
Jacket/Windbreaker, summer	Nylon or polyester fleece, zippered front (full or partial) shirt-style cuffs with buttons or snaps, knit or elastic waistband, with or without pockets.
Suit, 2 pieces	Wrinkle resistant wool/polyester, fully lined jacket, outside and inside pockets, centre vent. Dry clean.
Blazer/Sports jacket	Wool or polyester/viscose tailored jacket, single breasted, slash or patch pockets, inside pocket, fully lined. Dry clean.
Slacks, dress	Polyester or polyester/wool, polyrayon trim non-roll waistband, 4 pocket styling
Slacks, casual	Cargo style, elasticized waist, inside drawstring, and/or fly front with snap enclosure cotton or polyester/ cotton
Work pants/Jeans/Sweat pants	Cotton denim, contrast stitching, 4 or 5 pockets; or polyester/cotton, scotchguard, perma-press, back-tacked at stress points, non-roll waistband, front pockets, reinforced inside
Coveralls/Overalls	Overalls - cotton denim, brass zipper. Coveralls - polyester/cotton twill, 2 way front zip, perma-press, scotchguard.
Shirt, dress	Polyester/cotton, full placket front, fused collar, 2 button cuff, regular fit, perma- press
Shirt, casual, long-sleeves	Polyester/cotton flannel or twill, matched chest pocket, button or snap closure on placket and cuffs
Shirt, casual, short-sleeves	Polyester/cotton broadcloth, perma-press, placket front, chest pocket, button closure
Work shirt	Polyester/cotton, scotchguard, perma-press, 2 flap pockets with button flaps, pencil slot, interlined collar and cuffs
Jersey, T-shirt	Cotton/polyester knit, open V-neck collar, 3 button placket sleeve front or polyester/cotton interlock, V-neck or crew neck
Sweater, cardigan	flat knit acrylic, elasticized waist, with or without pocket jacket type
Sweater, pullover	Acrylic, crew neck or V-neck, long sleeves
Shorts	Polyester/cotton drill, elastic waist, 2-side pockets, knit cotton liner
Bathing Suit	Polyester/cotton poplin, elastic waist, draw- string, cotton or nylon liner
Undergarments	
Undershirt	Polyester/cotton or cotton knit, non-sag neck in crew or V-neck style, short sleeves
Shorts/Briefs	Polyester/cotton or cotton knit, regular cut, low-rise or bikini styling, elasticized waistband and legs, fly front

BOYS 12 - 18 YEARS AND MEN (cont'd)

(Regular Men's Sizes)

ARTICLE	DESCRIPTION
Undergarments (cont'd)	
Drawers/Long underwear	Polyester/cotton knit, sani-guard, elastic waist, rib knit ankles
Pyjamas	Cotton, jacket-style top with 4-button closure, piping trim on collar, elastic waist trousers with balloon seat or 2 piece polyester/cotton knit polo pyjamas with rib knit neck and cuffs
Bathrobe	Cotton, cotton/polyester, polyester/nylon or acetate, knee-length, 3/4 length sleeves, judo style, 2 patch pockets, self-belt
Footwear	
Shoes, dress	Leather uppers, man-made outsole, oxford or slip on loafer
Shoes, casual/runners	Casual - suede leather, tie closure, reinforced collar, composition outsole Runners - nylon upper, wool/polyester felt removable liner, side velcro closure
Snowboots	Waterproof, 33cm (13"), nylon upper, insulated liner, treaded rubber sole; or Hiking boot style with suede upper and Thinsulate lining
Rubber boots/Rubbers	Waterproof rubber, cotton knit lining, treaded rubber outside stretchy shoe rubbers in loafer styling with treaded bottoms
Slippers	Corduroy or velour slip on with padded insole, man-made outsole
Workboots	8" high, grade 1 steel toe and steel plate midsole. Leather lining, Thinsulate interlining, water resistant tanned leather upper.
Socks, dress	Wool/nylon or acrylic/nylon, ankle or mid-calf length
Socks, casual	Cotton/nylon sport sock, ankle length
Socks, heavy	Wool blend work socks, mid calf length
Miscellaneous	
Scarf, winter	Wool or acrylic, with or without fringe in solids or plaid patterns
Gloves, dress	Suede leather with acrylic pile lining
Gloves, work	Leather palm, cloth back, 2" cuff, fully lined
Mitts	Suede leather with acrylic pile lining; or nylon shell with Thinsulate insulation
Belt	Metal buckle, 3.2 cm (1-1/4") wide
Tie	Polyester or wool, stripes, solids and textured patterns, machine-sewn lining and interfacing. Dry clean.
Hat, winter	Acrylic, toque style
Hat, summer	Cotton/polyester, baseball style or flat cap
Wallet	Leather-look vinyl, fold over style
Watch	Digital, leather or vinyl strap
Suspenders	Elasticized cotton with adjustable straps, criss-cross at back, clip-on or eyelet style fasteners
Handkerchiefs, cotton	Cotton, stitched hems, machine washable

COST OF FOOD AT HOME – RURAL CENTERS APPENDIX E

In this Appendix charts for the **Cost of Food for Meals at Home** are provided for the following rural locations in each region:

- **Central Region**
  - Portage la Prairie
- **Eastern/Interlake Region**
  - Steinbach
- **Southwest Region**
  - Brandon
- **Northwest Region**
  - Dauphin
- **North Region**
  - Thompson (Budget Guides 2000 figures provided).
    Note: **Costs for this region were not available this year.**

These tables provide a costing of food for meals eaten at home for each age group, as well as for pregnancy and lactation.

The chart for Winnipeg can be found in Table F – 2 on page 8 in the section on Food of **Budget Guides**. In Winnipeg three stores were priced and an average was used. The same food basket was priced in 35 rural Manitoba centers during October, 2000. No food costing was available for northern communities thiis year.

For a summary of the **Manitoba Food Cost Survey** results refer to the fact sheet, ***Family Living Costs: 2000*** on page 3. Yearly food costs for a family of four and an infant are provided for these regions as well as an average of other smaller communities.

AVERAGE COST FOR FOOD FOR MEALS AT HOME IN PORTAGE LA PRAIRIE

(October 2000)

	Week	Month	Year
Food for a family of 4*	**$115.66**	**$501.20**	**$6,014.40**
Infant			
3-12 months **	40.02	173.42	2080.99
Child			
1 year	13.12	56.85	682.15
2-3 years	14.02	60.76	729.08
4-6 years	18.80	81.46	977.56
Boy			
7-9 years	22.70	98.37	1,180.45
10-12 years	28.08	121.66	1,459.93
13-15 years	32.83	142.24	1,706.92
16-18 years	38.60	167.26	2,007.15
Girl			
7-9 years	21.75	94.24	1,130.90
10-12 years	25.57	110.79	1,329.50
13-15 years	27.41	118.80	1,425.57
16-18 years	26.35	114.19	1,370.29
Man			
19-24 years	36.82	159.54	1,914.49
25-49 years	35.56	154.09	1,849.08
50-74 years	32.06	138.91	1,666.95
75+ years	28.77	124.67	1,496.09
Woman			
19-24 years	27.02	117.07	1,404.89
25-49 years	25.53	110.62	1,327.50
50-74 years	25.01	108.37	1,300.46
75+ years	24.30	105.32	1,263.82

* man - 25-49 yrs., woman - 25-49 yrs., boy - 13-15 yrs., girl - 7-9 yrs.

Store 1 Basket	$0.00
Store 2 Basket	$172.13
Store 3 Basket	$160.24
Average Basket	**$166.19**

AVERAGE COST FOR FOOD FOR MEALS AT HOME IN STEINBACH

(October 200)

	Week	Month	Year
Food for a family of 4*	**$125.87**	**$545.45**	**$6,545.41**
Infant			
3-12 months **	28.56	123.76	1485.11
Child			
1 year	14.68	63.62	763.45
2-3 years	15.60	67.62	811.40
4-6 years	20.88	90.46	1,085.55
Boy			
7-9 years	24.99	108.30	1,299.58
10-12 years	30.83	133.61	1,603.30
13-15 years	36.16	156.70	1,880.43
16-18 years	41.74	180.87	2,170.40
Girl			
7-9 years	23.95	103.77	1,245.26
10-12 years	28.36	122.89	1,474.73
13-15 years	30.39	131.70	1,580.44
16-18 years	28.68	124.30	1,491.57
Man			
19-24 years	39.39	170.71	2,048.49
25-49 years	37.98	164.60	1,975.19
50-74 years	34.25	148.42	1,781.02
75+ years	30.94	134.09	1,609.04
Woman			
19-24 years	29.29	126.91	1,522.93
25-49 years	27.78	120.38	1,444.53
50-74 years	27.19	117.81	1,413.76
75+ years	26.35	114.19	1,370.33

* man - 25-49 yrs., woman - 25-49 yrs., boy - 13-15 yrs., girl - 7-9 yrs.

Store 1 Basket	$178.22
Store 2 Basket	$181.58
Average Basket	**$179.90**

AVERAGE COST FOR FOOD FOR MEALS AT HOME IN BRANDON

(October 2000)

	Week	Month	Year
Food for a family of 4*	**$117.40**	**$508.75**	**$6,104.99**
Infant			
3-12 months **	28.06	121.61	1459.37
Child			
1 year	13.45	58.27	699.25
2-3 years	14.32	62.07	744.88
4-6 years	19.08	82.67	992.01
Boy			
7-9 years	23.02	99.76	1,197.17
10-12 years	28.55	123.73	1,484.79
13-15 years	33.40	144.72	1,736.69
16-18 years	38.84	168.31	2,019.69
Girl			
7-9 years	22.16	96.01	1,152.11
10-12 years	26.24	113.71	1,364.49
13-15 years	28.19	122.15	1,465.85
16-18 years	26.86	116.41	1,396.87
Man			
19-24 years	36.84	159.66	1,915.87
25-49 years	35.60	154.26	1,851.08
50-74 years	32.25	139.75	1,677.01
75+ years	29.45	127.62	1,531.45
Woman			
19-24 years	27.37	118.62	1,423.41
25-49 years	26.25	113.76	1,365.12
50-74 years	25.72	111.45	1,337.44
75+ years	24.93	108.02	1,296.30

* man - 25-49 yrs., woman - 25-49 yrs., boy - 13-15 yrs., girl - 7-9 yrs.

Store 1 Basket	$182.11
Store 2 Basket	$175.74
Store 3 Basket	$150.02
Average Basket	**$170.61**

AVERAGE COST FOR FOOD FOR MEALS AT HOME IN DAUPHIN

(October 2000)

	Week	Month	Year
Food for a family of 4*	**$127.62**	**$553.01**	**$6,636.16**
Infant			
0-12 months	29.08	126.00	1512.03
Child			
1 year	15.17	65.75	789.01
2-3 years	16.11	69.79	837.50
4-6 years	21.51	93.23	1,118.71
Boy			
7-9 years	25.50	110.52	1,326.24
10-12 years	31.54	136.69	1,640.26
13-15 years	36.68	158.96	1,907.48
16-18 years	42.15	182.64	2,191.70
Girl			
7-9 years	24.45	105.96	1,271.55
10-12 years	29.14	126.27	1,515.28
13-15 years	31.04	134.50	1,614.02
16-18 years	29.19	126.51	1,518.12
Man			
19-24 years	39.74	172.21	2,066.50
25-49 years	38.24	165.72	1,988.68
50-74 years	34.53	149.65	1,795.76
75+ years	31.40	136.05	1,632.60
Woman			
19-24 years	29.72	128.79	1,545.50
25-49 years	28.24	122.37	1,468.45
50-74 years	27.64	119.79	1,437.52
75+ years	26.84	116.29	1,395.43
Pregnancy			
Trimester 1			143.80
Trimester 2	34.30		148.65
Trimester 3	34.30		148.65
Lactation	36.83		159.61

* man - 25-49 yrs., woman - 25-49 yrs., boy - 13-15 yrs., girl - 7-9 yrs.

Store 1 Basket	$186.27
Store 2 Basket	$197.41
Store 3 Basket	$167.92
Average Basket	**$183.87**

AVERAGE COST FOR FOOD FOR MEALS AT HOME IN THOMPSON

(October 1999)

	Week	Month	Year
Food for a family of 4*	**$130.99**	**$567.64**	**$6,811.64**
Infant			
3-12 months **	29.65	128.48	1541.81
Child			
1 year	15.62	67.67	812.10
2-3 years	16.47	71.36	856.33
4-6 years	22.07	95.63	1,147.54
Boy			
7-9 years	26.01	112.71	1,352.58
10-12 years	32.28	139.90	1,678.79
13-15 years	37.67	163.24	1,958.89
16-18 years	43.09	186.74	2,240.88
Girl			
7-9 years	25.16	109.05	1,308.56
10-12 years	30.00	130.00	1,560.04
13-15 years	31.93	138.36	1,660.28
16-18 years	29.96	129.84	1,558.04
Man			
19-24 years	40.62	176.03	2,112.34
25-49 years	39.14	169.59	2,035.03
50-74 years	35.42	153.47	1,841.66
75+ years	32.20	139.53	1,674.31
Woman			
19-24 years	30.52	132.26	1,587.15
25-49 years	29.02	125.76	1,509.16
50-74 years	28.43	123.22	1,478.61
75+ years	27.59	119.55	1,434.63

* man - 25-49 yrs., woman - 25-49 yrs., boy - 13-15 yrs., girl - 7-9 yrs.

Store 1 Basket	$150.04
Store 2 Basket	$214.45
Store 3 Basket	$186.08
Average Basket	**$183.52**

Note: Food costs for Budget Guides 2001 were not available for Thompson. Figures are for Budget Guides 2000.